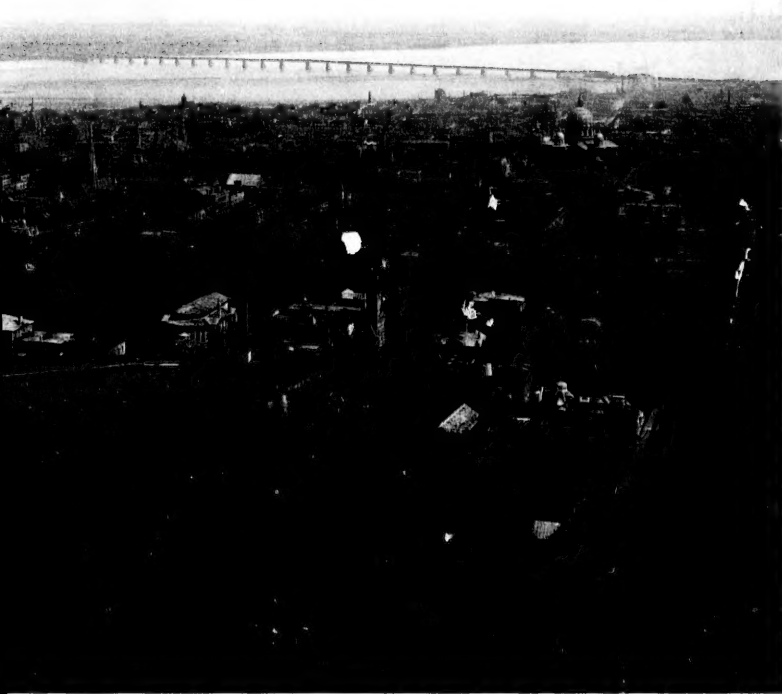




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HENNING & CAMP, PUBLISHERS.

THE CITY OF MONTREAL.

There is no more profitable reading than local histories, and especially the record of the growth and progress of our great cities; and certainly the history of no city is more worthy of attention than that of Montreal, whether we regard its early strifes and struggles so full of romance, or its miraculous progress during more recent generations.

Of the City of Montreal to-day, it may be said:—

On the fair borders of a mighty stream
Rises the noblest city of our land;
Its palaces and wharves, and streets command
Our wondering awe, and set our minds to dream
What agency could thus have called to life
So much that's beautiful, and great, and high;
Viewed from a lofty point, how free from strife
Appear its dwellings outlined on the sky,
Just veiled by misty haze which seems to hide
Their cracks and wrinkles from a searching eye:
As men of old who kept a fair outside
Were halo-crowned, their powers to magnify,
Great City, offspring of a people's will!
Got by their needs, and fostered by their skill!

But in speaking of Montreal, it will be necessary to begin at the very beginning; the first record we have is the arrival of Jacques Cartier in 1535; he visited Stadacona (now Quebec) on September 14th of that year, and allowing himself a rest of three days only, he proceeded up the river with an exploring party. For this purpose, he manned his smallest ship, the Emerillon, and two boats, and departed on the 19th September, leaving the other ships at the mouth of the St. Charles. He had learned from the Indians that there was another town, called Hochelaga, situated about sixty leagues above; Cartier and his companions, the first European navigators of the St. Lawrence, and the earliest pioneers of civilization and Christianity in those regions, moved slowly up the river. At the part now called Lake St. Peter, the water seemed to become more and more shallow. The Emerillon was left as well secured as possible, and the remainder of the passage made in the two boats. Frequent meetings, of a friendly nature, with Indians on the river bank caused delays, so that they did not arrive at Hochelaga until the 2nd of October.

As described by Cartier himself, this town consisted of about fifty large huts or cabins, which, for purposes of defence, were surrounded by wooden palisades. There were upwards of 1,200 inhabitants, belonging to some Algonquin tribe. At Hochelaga, as previously at Stadacona, the French were received by the natives in a friendly manner. Cartier sought information respecting the country higher up the river. From their imperfect intelligence it appears that he learned the existence of several great lakes, and that beyond the largest and most remote of these there was another great river which flowed southward. They conducted him to the summit of a mountain behind the town, whence he surveyed the prospect of a wilderness stretching to the south and west as far as the eye could reach, and beautifully diversified by elevations of land, and by water.

Whatever credit Cartier attached to their vague statements about the geography of their country, he was certainly struck by the grandeur of the scenery as viewed from the eminence on which he stood. To this he gave the name of Mont Royal, whence the name of Montreal was conferred on the city which has grown up on the site of the ancient Indian town, Hochelaga. Cartier remained only two days, commencing his passage down the river on the 4th of October.

Cartier's account of his voyages, and of the features of the country, as well as his estimate of the two principal sites upon which, in after times, the two cities—Quebec and Montreal—have grown, illustrate his sagacity.

When the place was visited by Frenchmen more than half a century later, very few savages were seen, and these were different from those seen by Cartier, while the town itself was no longer in existence. Champlain, upwards of seventy years after Jacques Cartier, visited Hochelaga, but made no mention in his narrative either of the town or of inhabitants.

On his third voyage to Canada, Cartier again visited Hochelaga, leaving the station at Cap Rouge, on September 7th, 1541, with a party of men in two barges. On the passage up he found the Indians whom he had met in 1535, as friendly as before. The natives of Hochelaga seemed also well disposed, and rendered all the assistance in their power, to enable him to attempt the passage up the rapids situated above the town. Failing to accomplish this, he remained a short time amongst them gathering all the information they could furnish about the regions bordering on the Upper St. Lawrence. He then hastened back to Cap Rouge.

The next mention we find of Hochelaga was in 1603, when Champlain in conjunction with Pontgravé, made his first voyage to the St. Lawrence. At Tadoussac they left their ships and ascended the river in boats, to the then furthest attainable point—the Sault St. Louis—now known as the Lachine Rapids, above the City of Montreal. The

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features of the country, so far as they could be examined from the river, were carefully observed—the Indian towns of Cartier's time were no longer in existence, but Champlain regarded with attention the scenery around their sites, and as Cartier had done seventy years before he ascended Mont Royal to obtain a good view.

The peltry trade was destined to become the chief cause or instrument in originating or promoting the actual settlement of the country, and to carry on this trade, fixed stations were necessary, not only as places of rendezvous, where the Indians and traders could meet and have dealings with each other, but also as permanent sites as dwellings and storehouses, to accommodate the people employed, and to contain the merchandise required in the traffic. The first station established was at Tadoussac, at the mouth of the Saguenay, the next at Quebec in 1608, at Three Rivers in 1634, at Montreal in 1642, and other points.

There is no account of Champlain having visited Hochelaga in 1608, the year of his founding the settlement of Quebec, but in 1611 Champlain and Pontgrève returned to Canada, and not having been able to obtain a renewal of the exclusive privileges of trading, thus throwing open the peltry trade, of which the traders belonging to the French ports availed themselves in considerable numbers, for when they arrived at Tadoussac they found traders already there doing business with the savages, and that others had preceded them in the river above, as far as the rapids near Hochelaga, Champlain hastened there, with the determination of establishing a trading station. Temporary structures were begun—ground was cleared, and seeds sown, in order to test the fruitfulness of the soil. He proposed to erect a fort on an island, called by him St. Helen's, after the name of his wife.

He was here again in 1613, and 1615, and also in subsequent years. In 1620, Champlain was accompanied by his wife, who remained in the colony over four years; however, it is not clearly stated whether she visited Hochelaga. She left Canada for France, with her husband, in August, 1624. It may be interesting to note that the entire number of colonists remaining at Quebec was reduced to fifty.

Tormented by frequent attacks by the Indians, and perplexed by the dissensions of rival trading companies, the colony made but little progress during many years, and Champlain's patience and powers of endurance were severely exercised. The death of Champlain, which occurred on Christmas Day, 1635, was a serious blow to the progress of the colony, or as at that date was far from having attained to such a position of growth and strength as to warrant a confident belief in its permanence; there may have been 150 to 180 actual residents or settlers, but located principally at Quebec or in its vicinity. In addition to these there were the agents of the Company of the Hundred Associates at the posts of Tadoussac and Three Rivers, but there is no mention of any settlement at Montreal.

The Company of the Hundred Associates was founded by Cardinal Richelieu, and was organised as early as 1627, but the first expedition under its auspices, in 1628, was a failure, owing to the English having then the control of the St. Lawrence, and capturing the vessels sent out. Then occurred the surrender of Quebec and the other stations, and their occupation by the English. The government of the affairs of the colony by the new Company scarcely commenced until the year 1632, when New France was, by treaty with England, restored to the French.

In 1640, "La Compagnie de Montreal" was formed in Paris, for the promotion of religion in the colony. It consisted of upwards of thirty persons of wealth and influence, who entered into a partnership with the object of establishing a permanent settlement on the island where Hochelaga once existed. Here it was proposed to build a town and protect it with fortifications. Maisonneuve was chosen to conduct the operations, and to preside over all the affairs of the Company in Canada. The sanction of the King and the Company of the Hundred Associates having been obtained, in the course of 1641—2, priests and families, and forty chosen men, under the immediate command of Maisonneuve, were sent out.

On May 18th, 1642, Ville Marie was founded and solemnly consecrated. The spot selected was near to the slope of the "Royal Mount," which received its name from Jacques Cartier one hundred and seven years before. It is recorded that De Maisonneuve ascended to the summit, and surveyed the boundless expanse of rivers, forests, and highlands extending to the east and south.

The site of Ville Marie became in after times that of the City of Montreal. The exact spot where De Maisonneuve and his companions landed was at Pointe à Catières, where the building erected by the Royal Insurance Company, and at present occupied by the Custom House, now stands.

On arriving at Quebec, they were solicited not to proceed further up the river. The colony had only 200 or 300 persons, and would profit much by this reinforcement. They were offered the Island of Orleans for erecting their establishment, and efforts were made to intimidate them by accounts of the Iroquois, who overran the country, and were still about the island of Montreal. Maisonneuve replied:—

"I have not come to deliberate, but to execute; if there were as many Iroquois in Montreal as trees, it is my duty and a matter of honour to go there and establish a colony."

He went without delay. Mdlle. Mance remained to spend the winter in Quebec. Attempts were made to detain her, but she, far from being deterred from going to Montreal, even gained over Madame Peltrie, who, when at Montreal, proposed to go among the Hurons, but the priest Vimont dissuaded her. Eventually she returned to Quebec and there passed the rest of her life. She stayed eighteen months in Montreal, until the year 1643.

The story of Maisonneuve's first landing is so romantic, and is so charmingly related by the historian, Francis Parkman, that no apology is necessary for repeating it:—

BANK OF MONTREAL,

Established in 1817.

INCORPORATED BY ACT OF PARLIAMENT.

Capital, (all paid up), - - - - - \$12,000,000.
Reserve Fund, - - - - - 6,000,000.

HEAD OFFICE: MONTREAL.

Board of Directors:

HON. SIR D. A. SMITH, K.C.M.G., President. HON. G. A. DRUMMOND, Vice-President.
GILBERT SCOTT, Esq. A. T. PATERSON, Esq. HUGH McLELLAN, Esq.
E. B. GREENSHIELDS, Esq. W. C. McDONALD, Esq. HON. J. J. C. ABBOTT.
CHARLES S. WATSON, Esq.
W. J. BUCHANAN, General Manager. E. S. CLOUSTON, Assistant General Manager.
A. MACNIDER, Chief Inspector and Superintendent of Branches.
H. Y. HERDEN, Assistant Inspector. A. B. BUCHANAN, Asst. Supt. of Branches.

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MONTREAL—H. V. MEREDITH, Assistant Manager, West End Branch, St. Catherine Street.
ALMONTE, ONT. CHATHAM, ONT. KINGSTON, ONT. PERTH, ONT. STRATFORD, ONT.
BELLVILLE, ONT. CORNWALL, ONT. LINDSAY, ONT. PETERBORO, ONT. ST. JOHN, N. B.
BRANFORD, ONT. GOREVILLE, ONT. LONDON, ONT. PRINCE, ONT. ST. MARY'S, ONT.
BROOKVILLE, ONT. GUELPH, ONT. MONTICLO, N. B. QUEBEC, QUE. TORONTO, ONT.
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THE BANK OF TORONTO,

CANADA.

INCORPORATED. - - - 1855.

Paid-up Capital, - - - - - \$2,000,000.
Reserve Fund, - - - - - 1,100,000.

DIRECTORS:

GEORGE GOODERHAM, President. WILLIAM HENRY BEATTY, Vice-President.
ALEX. T. FULTON. HENRY CAWTHRA. HENRY COVERT. W. R. WADSWORTH.
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NEW YORK—NATIONAL BANK OF COMMERCE.

per—The Montreal Daily Star.

AL, The Canadian Bank of Commerce,

INCORPORATED 1867.

HEAD OFFICE: - - - TORONTO.

PAID UP CAPITAL, SIX MILLION DOLLARS. \$6,000,000.

B. E. WALKER, General Manager.

A. H. IRELAND, Inspector.

J. H. PLUMMER, Asst. General Manager.

G. De C. O'GRADY, Asst. Inspector.

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BARRIE,
BELLEVILLE,
BERLIN,

BLENHEIM,
BRANTFORD,
CAYUGA,
CHATHAM,

COLLINGWOOD,
DUNDAS,
DUNNVILLE,
GALT,

GODERICH,
GUELPH,
HAMILTON,
JARVIS,

LONDON,
MONTREAL,
ORANGEVILLE,
OTTAWA.



THE HEAD OFFICE OF THE BANK IN TORONTO.

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PARKHILL,
PETERBORO',
ST. CATHARINES,
SARNIA,
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SEAFORTH,
SIMCOE,
STRATFORD,
STRATHROY,
THOROLD,
TORONTO,

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798 QUEEN ST., EAST,
268 COLLEGE STREET,
448 YONGE STREET,
546 QUEEN ST., WEST

WALKERTON,
WATERLOO,
WINDSOR,
WOODSTOCK.

NEW YORK AGENCY, 16 Exchange Place: ALEXANDER LAIRD AND WILLIAM GRAY, Agents.

BANKERS AND CORRESPONDENTS:

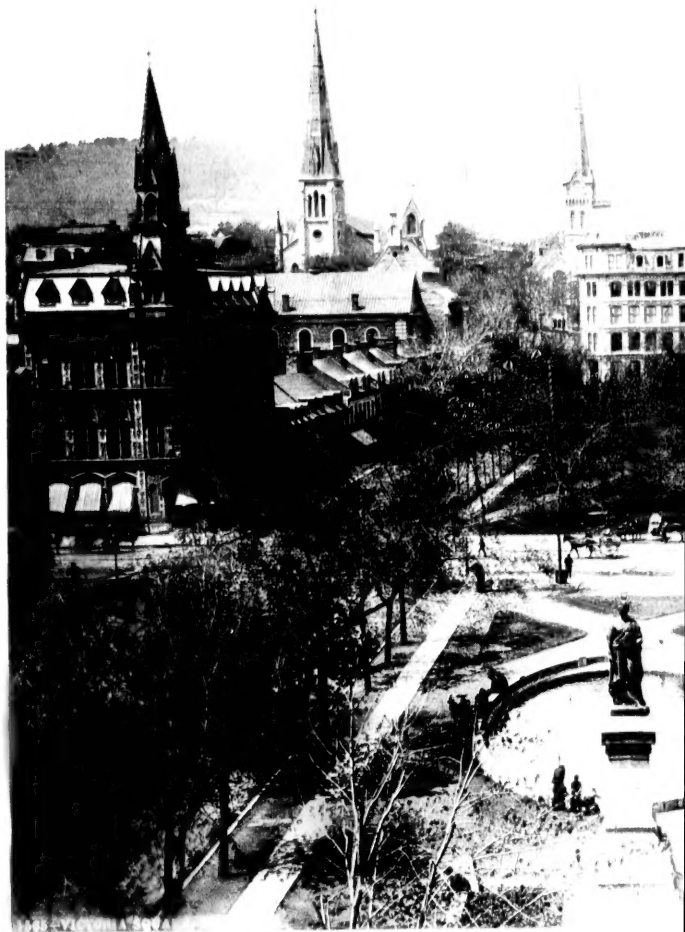
GREAT BRITAIN—THE BANK OF SCOTLAND,
INDIA, CHINA AND JAPAN—THE CHARTERED BANK OF INDIA,
AUSTRALIA AND CHINA,
AUSTRALIA & NEW ZEALAND—THE UNION BANK OF AUSTRALIA,
PARIS, FRANCE—MESSRS. LAZARD FRERES & CIE,
BRUSSELS, BELGIUM—MESSRS. J. MATTHIEU & FILS.

NEW YORK—THE AMERICAN EXCHANGE NATIONAL BANK OF NEW YORK,
CHICAGO—THE AMERICAN EXCHANGE NATIONAL BANK OF CHICAGO,
SAN FRANCISCO—THE BANK OF BRITISH COLUMBIA,
BRITISH COLUMBIA—THE BANK OF BRITISH COLUMBIA,
HAMILTON, BERMUDA—THE BANK OF BERMUDA.

MONTREAL BRANCH:—Standard Building, 157 St. James Street.

The Savings Bank Department in connection with this Branch is open from 10 a.m. to 3 p.m.
Saturdays from 10 a.m. to 1 p.m.

A. M. CROMBIE, Manager.



ARTIST TYPE. Patented - Canada Bank Note Co., Ltd., Montreal.

VICTORIA



VICTORIA SQUARE.

"On May 17th, 1642, his little flotilla, a pinnace, a flat-bottomed craft moved by sails, and his row-boats approached Montreal, and all on board raised in unison a hymn of praise. Montmagny was there to deliver the island, on behalf of the 'Company of One Hundred Associates.' Here, too, was Father Vimont, Superior of the Missions. On the following day they glided along the green and solitary shores, now thronged with the life of a busy city, and landed on the spot which Champlain, 30 years before, had chosen as the fit site for a settlement. It was a tongue, or triangle of land, formed by the junction of a rivulet with the St. Lawrence. This rivulet was bordered by a meadow, and beyond was the forest with its vanguard of scattered trees. Early spring flowers were blooming in the young grass, and the birds flitted among the boughs."

"Maisonneuve sprang ashore and fell on his knees; his followers imitated his example, and all joined their voices in songs of thanksgiving. Tents, baggage, arms and stores were landed. An altar was raised on a pleasant place near at hand, and Mademoiselle Mance, with Madame de la Peltrie, aided by her servant, Charlotte Barre, decorated it with a taste that was the admiration of all beholders. Now, all the company, 45 souls, gathered before the shrine. Here were the ladies, with their servant, Montmagny no willing spectator, and Maisonneuve, a warlike figure, erect and tall, his men clustering around him—soldiers, sailors, artisans and labourers—all alike soldiers at need. They kneeled in reverent silence as the Host was raised aloft, and when the rite was over, the priest turned and addressed them: 'You are a grain of mustard seed that shall rise and grow until its branches overshadow the land. You are few, but your work is the work of God. His smile is on you, and your children shall fill the land!'"

"The afternoon waned, the sun sank behind the western forest, and twilight came on. Fire-flies were twinkling over the darkened meadow. They caught them, tied them with threads into shining festoons, and hung them before the altar. Then they pitched their tents, lighted their fires, stationed their guards, and lay down to rest. Such was the birth-night of Montreal."

During its first few years the new settlement barely contrived to maintain an existence. The Indians did not discover the presence of the French upon the island until the spring of 1643, but no sooner did the Iroquois become aware of the vicinity of the Europeans than they began to harass them after their fashion. In fact, during the years 1643 and 1644 the colonists lived in a state of siege. In spite of the discontent and solicitations of his people, Maisonneuve persisted in remaining on the defensive, until he deemed it necessary to prove his courage and to convince his followers of the wisdom of his course in refraining from offensive operations. On one occasion—the date is recorded as March 30th, 1644—at the head of thirty armed men, he marched out into the forest, where upwards of two hundred Iroquois speedily fell upon the French and compelled them to return. Maisonneuve was the last to retire; with a pistol in each hand he moved slowly backwards after his discomfited band, covering their retreat. The scene of this encounter is spoken of as the "Place d'Armes;" a number of the French were killed and wounded, and it had the effect of satisfying all that they could preserve their lives only by remaining under the protection of their fortifications.

Nearly the whole period subsequent to the settling of Montreal up to the year 1663 was calamitous to the French; their losses through the vigilant hostility of their enemies, and the crafty modes of attacks were such that, notwithstanding considerable reinforcements from France, the number of colonists on the island decreased, and it was becoming impossible to provide a comfortable accommodation for the sick and wounded.

Maisonneuve, foreseeing the probable ruin of his people under his command, visited France in 1645, during a temporary suspension of hostilities, in order to obtain succour. In 1646 the Iroquois renewed their attacks, but fortunately Maisonneuve was on his way out with recruits and supplies. During the four succeeding years of carnage, they were scarcely able to preserve their existence, but such was their intrepidity and heroism, that they always repulsed their foes. On one occasion a small band of 24 Frenchmen defeated a body of 200 Iroquois in the immediate vicinity of Montreal. In the same year Maisonneuve again visited France to procure assistance, and returned in the following spring with three vessels and upwards of 100 soldiers. From this period to 1663, the inhabitants of Montreal not only contrived to repel all assaults, but had the satisfaction of witnessing an increase of numbers and strength, so that, in 1663, the rapidity of growth, though not so great as that of Quebec. There is no precise record of the population, however, until the year 1672, when it had reached 600 or 700.

In May, 1666, the existence of the little colony was again threatened and came near being extinguished; the spot at the foot of the Long Sault stands out among the long record of the ceaseless fighting with the Indians, as one of the most heroic events in Canadian history. Parkman tells the story of Daulac, Dollard-des-Ormeaux in his "Old Regime in Canada;" how this brave man, and sixteen others, and five Indians, sustained such a heroic resistance against the attack of hordes of Iroquois, that, although the lives of the entire band were sacrificed, the existence of the colony was saved. Mr. George Murray has enshrined this "wondrous feat of arms in fitting verse:

"Daulac, the Captain of the Fort, a French hero's true prime
Had sworn by a sacred oath to make his name sublime,
And, to the soldiers of the Cross, his counsel, courage, and tried,
He inspired them with valor and death, all kneeling round him,
And he, the noble Frenchman, with nobles, and nobles,
The settlers of the fort, the women of their race,
No quarter to the Indians, and led to the grave,
To the name of the Lord they shed their blood to save."

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"Eight days of varied horrors passed!—What boots it now to tell
How the pale tenants of the Fort heroically fell?
Hunger, and thirst, and sleeplessness—death's ghastly aids—at length
Marred and defaced their comely forms, and quelled their giant strength
The end draws nigh—they yearn to die—one glorious rally more
For the sake of dear Ville Marie, and all will soon be o'er;
Sure of the martyr's golden Crown, they shrink not from the Cross,
Life yielded for the land they love they scorn to reckon loss!
The Fort is fired, and through the flames, with slippery, splashing tread,
The Redmen stumble to the camp o'er ramparts of the dead;
There, with set teeth and nostril wide, Daulac the dauntless stood,
And dealt his foes remorseless blows 'mid blinding smoke and blood,
Till hacked and hewn, he reeled to earth, with proud unconquered glance,
Dead—but immortalised by death—Leonidas of France!
True to their oaths that glorious band no quarter basely craved;—
So died the peerless Twenty-two,* so Canada was saved!"

About this date, the condition of affairs is described by Parkman thus—speaking of the arrival of a number of nuns who had come from France, with Mademoiselle Mance and Marguerite de Bourgeoys—after having gone through great hardships during their voyage, and after some detention at Quebec, in consequence of sickness, and from obstacles thrown in the way of their progress to Montreal—the historian says:

"All difficulties being overcome, the Montrealists embarked in boats, and ascended the St. Lawrence, leaving Quebec infected with the contagion they had brought. The journey now made in a single night, cost them fifteen days of hardship and danger. At length they reached their new home. The little settlement lay before them, still gasping betwixt life and death, in a puny, precarious infancy. Some forty small, compact houses were ranged parallel to the river, chiefly along the line of what is now St. Paul Street. On the left there was a fort, and on a rising ground at the right† a massive windmill of stone, enclosed with a wall or palisade pierced for musketry, and answering the purpose of a redoubt or block-house."

On their arrival here they bore with patience most severe trials and hardships—"their chamber which they occupied for many years, being hastily built of ill-seasoned planks, let in the piercing cold of the Canadian winter through countless cracks and chinks; and the driving snow sifted through in such quantities that they were sometimes obliged, the morning after a storm, to remove it with shovels. Their food would freeze on the table before them, and their coarse brown bread had to be thawed on the hearth before they could eat it. These women had been nurtured in ease, if not in luxury."

In the year 1689, the Iroquois made a fearful onslaught upon the Island of Montreal with 1,400 warriors. The night of the 4th of August was signalised by an attack upon the dwellings of the inhabitants and settlements on the borders of the Lake St. Louis, of whom several hundreds were ruthlessly killed and made captives. Shocking barbarities were practised on this occasion, which is known in Canadian history as the "Massacre of Lachine." Within the brief space of an hour about 200 persons were cruelly butchered, and about the same number carried off to be subjected to captivity and torture. The whole island, excepting the fortified posts, into which the soldiers and colonists threw themselves for protection, and out of which they dared not move, continued in the occupation of the Iroquois more than two months.

The early history of the settlement is a continuous story of troubles with the Indians, and the well-nigh extinction of the colony on several occasions, and appeals to France for aid which never came. These recitals serve to show the struggles and privations of the young town.

In a distant remote
Her light was feeble as a glow-worm's lamp;
But fed by noble thoughts and valiant deeds,
Fanned by the aspirations of the wise,
Tended by virtuous husbands with tender care,
'Mid cold, and darkness, and tempestuous wrong,
Rose lighter and glowed clearer, until now—
When like a beacon on a mountain-top,
Seen of the nations it illumines the world.

In 1700, a treaty of peace was completed at Montreal between the deputies of the Five Nations and the French. Notwithstanding this, for several years subsequently, Montreal was exposed to danger, as it was known that the English were endeavouring to induce the Indians to break the treaty, and Britain entertained the idea of humbling the French power in America. In 1713, by the Treaty of Utrecht, Acadia, Newfoundland, and the Hudson's Bay Territory, were ceded to England; Canada, however, being retained by France. After this treaty Canada enjoyed a long period of tranquility, in which her resources were greatly developed.

* The names of the seventeen Frenchmen are preserved in the registers at the Church of Notre Dame, Montreal.

† The present Dalhousie Square.

THE CITY AND DISTRICT SAVINGS BANK,



OF MONTREAL, was Founded in 1846, 44 Years Ago.

In 1871, by an Act of Parliament it became a proprietary Bank with a subscribed **CAPITAL OF \$2,000,000.** This capital, with the accumulated reserve, are ample security for the depositors.

The SAVINGS BANK can invest only in Federal and Provincial Governments' securities and Municipal Debentures, and it can lend only on the collateral security of stocks readily convertible.

By law the Bank is obliged to keep less than twenty per cent. of the amount of its deposits in Government Securities or Cash deposited in chartered Banks.

THE BANK DOES NOT LEND ON MORTGAGES.

When the Bank obtained its new charter in 1871, the accumulated profits amounting to \$180,000 were invested under authority of the Federal Government in Municipal Debentures, constituting the **"POOR FUND,"** the interest of which is yearly distributed to the incorporated Charitable Institutions of the City.

There are four branches of this Bank located in the City to afford greater facilities to depositors.

The deposits now amount to **\$8,000,000,** and the number of deposits to **45,600.**

The President of the Bank is the **HONORABLE EDWARD MURPHY,** Senator; the Vice-President **ALFRED LAROCQUE,** Esq., and the Manager **MR. HENRI BARBEAU.**

THE MOLSONS BANK.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

CAPITAL ALL PAID UP, - - - \$2,000,000
REST, - - - 1,075,000

Head Office: MONTREAL.

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AGENTS, LONDON: Alliance Bank Limited; Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co. **LIVERPOOL:** The Bank of Liverpool. **PARIS:** FRANCES—Credit Lyonnais. **CHINA:** The Bank of China. **BELGIUM:** La Banque d'Anvers. **NEW YORK:** Mechanics' National Bank; W. Watson & A. Lang, Agents, Bank of Montreal; Messrs. Morgan, Brown & Co. **BOSTON:** Merchants' National Bank. **CHICAGO:** First National Bank.

Collections made in all parts of the Dominion and Returns Promptly Remitted at Lowest Rates of Exchange. Letters of Credit issued. Available in all Parts of the World.

THE ONTARIO BANK.

CAPITAL PAID UP, - - - \$1,500,000
RESERVE FUND, - - - 575,000

Head Office: - - - TORONTO.

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La Banque du Peuple

ESTABLISHED IN 1835.

HEAD OFFICE: - MONTREAL.

CAPITAL PAID UP, - - - - - \$1,200,000
RESERVE, - - - - - 400,000

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INCORPORATED 1869.

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THOMAS RITCHIE, <i>Vice-President</i> .	Bridgewater, Lunenburg, Truro, Dieppe, Moncton, Woodstock, Charlottetown.		
M. DWYER, <i>WILKIN SMITH</i> .	Guydon, Pictou, Weymouth, Fredericton, Newcas-td.		
H. G. BAILEY, Hon. H. H. FLELLER.	Londonerry, Port Hawkesbury.		

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NEW YORK—Chase National Bank.
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LONDON, Eng.—Imperial Bank, Limited.
Bank of Scotland.

CANADA—Merchants' Bank of Canada
PARIS, FRANCE—Credit Lyonnais

LA BANQUE JACQUES CARTIER

HEAD OFFICE: MONTREAL.

CAPITAL PAID UP, - - - - - \$500,000
RESERVE FUND, - - - - - 140,000

DIRECTORS:

ALPH. DESJARDINS, Esq., M.P.,	- - - - -	<i>President</i> .	A. S. HAMELIN, Esq.,	- - - - -	<i>Vice-President</i> .
J. L. CASSIDY, Esq.	- - - - -	LUCIEN HUOT, Esq.	- - - - -	A. L. de MARTIGNY, Esq.	
A. L. de MARTIGNY, <i>Managing Director</i> .		D. W. BRUNET, <i>Assistant Mnnager</i> .		R. ST. GERMAIN, <i>Inspector</i> .	

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AGENCIES: LONDON, Eng.—Glyn, Mills, Currie & Co. NEW YORK—The National Bank of the Republic. PARIS—Credit Lyonn.

The Governor of Montreal strongly represented to the authorities in France the necessity of renewing the fortifications. The palisades were decayed, and would not prove of any service should an attack be made. In 1716 Sieur de Ramezay was authorized to build stone fortifications. The cost of the fortifications, which were commenced in 1722, was about 300,000 livres, which amount was advanced by the French King. One-half of this was to be charged to his Majesty's account, while the other half was to be paid by the Seminary and the inhabitants. The Seminary to repay yearly 2,000 livres, and the citizens 4,000, until the amount was paid off. The only persons exempted from the payment of this tax were the officers of the army and any others in the King's service.

In 1749, the Swedish traveller, Professor Katen, visited Montreal, and has given us a very full description of the city, its people, and its trade. He says:

"The city is well fortified, surrounded by a high and thick wall. In front runs the river, while on the other sides is a deep ditch, filled with water, which secures the inhabitants against danger from sudden incursions of an enemy. It cannot, however, stand a long siege, as on account of its extent it would require a large garrison. There are several churches and colleges. Some of the houses are built of stone, but most of them are of timber, though very neatly built. Each of the better sort of houses has a door towards the street, with a seat on each side of it, for amusement and recreation in the evening. The gates of the town are numerous, there being five on the river side."

When Quebec capitulated in 1759, the Governor, Marquis de Vaudreuil, was at Montreal, where he determined to make his last stand against the British. For this purpose he placed his troops in the best possible position, and endeavoured to sustain their drooping courage. But all was of no avail. Finding himself invested by the united forces of the three British Generals, amounting to more than 16,000 men, he found resistance useless, and on the 8th September, 1760, Montreal and all the French fortresses in Canada were surrendered to Great Britain.

At the time of its surrender, Montreal contained about 3,000 inhabitants. "It was of an oblong form, surrounded by a wall, flanked with eleven redoubts, which served instead of bastions. The outer ditch was about eight feet deep, but dry. It had also a fort or citadel, the batteries of which commanded the streets of the town from one to the other. The town itself was divided into two parts, the upper and the lower, in which last the merchants and men of business resided. There also was the Place d'Armes, the royal magazine, and the nunnery hospital. The upper town contained the principal buildings, such as the Governor's palace, the houses of the officers of the place, the Convent of the Recollets, the Jesuits' Church, the Free School, and the Parish Church."

"The Recollets were numerous, and their convent spacious. The Parish Church was large, and built of stone. The house of the Jesuits was magnificent, and their church well built, though their seminary was small. The palace of the Governor was a large and fine building, and the neighbourhood of the city contained many beautiful villas."

The historian, Parkman, says:—"This English conquest was the grand crisis of Canadian history. It was the beginning of a new life. Material growth, an increased mental activity, an education real, though fenced and guarded, a warm and genuine patriotism, all date from the peace of 1763. England improved by the sword upon reluctant Canada, the boon of rational and ordered liberty. Through centuries of striving she had advanced from stage to stage of progress, deliberate and calm, never breaking with her past, but making each fresh gain the base of a new process, enlarging popular liberties while bating nothing of that height and force of individual development which is the life and heart of civilisation, and now, through a hard-earned victory, she taught the conquered colony to share the blessings she had won. A happier calamity never befell a people than the conquest of Canada by the British arms."

After the capitulation of Quebec and Montreal, General Amherst's attention was first directed towards the restoration of public tranquillity. He established a Military Government, and divided the country into three districts: Quebec, Montreal, and Three Rivers; over the first he placed General Murray, General Thomas Gage over Montreal, and Colonel Burton took command of the third.

General Gage administered affairs in his district with great wisdom and liberality, so that the French inhabitants learned to look upon him as a protector, and the citizens of Montreal, on the occasion of the death of George II., presented to him an address, concluding thus:—

"We entreat your Excellency to continue to us the honour of your protection, and we will endeavour to deserve it by our zeal, and the earnest prayers we shall offer up to the Almighty Being for your health and preservation."

By the Treaty of Paris, in 1763, Canada was ceded to England, and in October of that year, George III., by royal proclamation, virtually abolished the French laws, and substituted those of England. In November, General Murray was appointed Governor-General, and Amherst returned to England.

Murray called together a new council, which was not successful, and in one shape or other the "military rule" continued until what was commonly known as the "Quebec Act" came into operation on May 1st, 1775, and the public affairs during this period belong to the history of the Province, rather than pertaining especially to the City of Montreal.

When the city had commenced to reap the benefits of the return of peace, a most disastrous fire occurred and destroyed about one-fourth of the buildings. The fire commenced on the 18th May, 1775, on St. Paul Street; there being no engines, and a high wind prevailing at the time, the conflagration spread until it had consumed over a hundred

houses, and many of the houses were destroyed. The total loss was estimated at £500,000.

The houses, two of which responded to the fire.

On the conquest of the city, the army intended to move to Chambly and at Longueuil.

On the 15th of June, 1776, upon hearing of the capture of Pointe, where the prisoners were taken.

Immeasurably, meantime General Murray and had just presented to the fallen into the hands of the Recollet General Gage, gomery at Quebec, depth of winter, rested in unassumed command by the Canadian. This change with the following immediately and a printed

W. dead on the army, the appointing of Canadian affairs. a Roman Catholic educated in exercise and were authorized. They were of councils of military command conferred upon Canadians to be the services. The party were received of War, of regard to the credit in Canada. Carrott at Montreal to On the 30th ending the 15th 1776.

houses, and rendered over 200 families homeless. The flames were so fierce, that some houses built outside the walls were destroyed. A large sum was collected in England towards the relief of the sufferers, the King heading the list with £500. The Governor caused an account of the losses sustained to be prepared for transmission to England, and the total is set down as £116,773 18s. 6d.

The inhabitants had scarcely completed their work of rebuilding their houses, when another fire broke out on the 11th April, 1768. This commenced near the St. Lawrence Gate, and continued burning until it had consumed 100 houses, two churches, and one school. The citizens were again thrown into distress, and again the people in England responded to the appeals made to them, and the people were aided to rebuild their houses once more.

On the breaking out of the American war, one of the first movements of the Congress was to issue orders for the conquest of Canada. They captured Ticonderoga and Crown Point, and why should not Montreal and Quebec fall into their hands? Nothing seemed impossible for men animated by these first successes. The command of the army intended for this purpose was given to General Montgomery, who with 3,000 men besieged and took the forts at Chambly and St. Johns. Governor Carleton (who was at Montreal) started for the relief of St. Johns, but he was met at Longueuil by a party of Americans, who compelled him to return to Montreal.

On the first advance of the American troops into Canada, Montgomery had detached Colonel Ethan Allen with 150 men to attack Montreal. On the 24th October, he crossed the St. Lawrence, three miles below the city. Upon hearing this Carleton assembled 30 regular troops and about 200 militia of the town, who marched to Longue Pointe, where the Americans were posted. An action took place, when Allen and his entire party were taken prisoners.

Immediately upon the surrender of the fort at St. Johns, Montgomery pushed forward to Montreal. In the meantime Governor Carleton assembled all his available forces for the purpose of repairing to the defence of Quebec, and had just left Montreal when Montgomery appeared before the city. Articles of capitulation were drawn up and presented to Montgomery, the city having neither ammunition, artillery, troops, nor provisions, the fortifications had fallen into decay, and thus resistance against any attack was hopeless. The continental troops took possession of the Recollet Gate on 13th November, 1775. The success of the Americans, however, terminated with the fall of Montgomery at Quebec. General Arnold, on whom the command devolved, sat down resolutely before the capital in the depth of winter, and with the remnant of his troops kept guard until the spring. Meanwhile General Wooster quietly rested in undisputed possession of Montreal. On the departure of Wooster for Quebec (April 1st, 1776), Colonel Hazen assumed command. In a letter addressed to General Schuyler, the Colonel refers to the friendly disposition manifested by the Canadians when Montgomery first entered the country, but that they could no longer be looked upon as friends. This change he ascribed to the fact that the clergy had been neglected, and "in some instances ill-used." He closes with the following:—"You may remember, in a conversation with you at Albany, I urged the necessity of sending immediately to Canada able Generals, a respectable army, a Committee of Congress, a suitable supply of hard cash, and a printer."

When the news reached Congress that the assault upon Quebec had failed; that Montgomery had been left dead on the snowy heights, and Arnold borne wounded from the field; that cold, hunger, and small-pox were wasting the army, that discipline was forgotten, and the people indifferent or hostile, the Congress resorted to the expedient of appointing three Commissioners to go to Montreal, confer with Arnold, and arrange a plan for the rectification of Canadian affairs. Benjamin Franklin, Samuel Chase, and Charles Carroll were selected for this mission. Mr. John Carroll, a Roman Catholic clergyman, afterwards Archbishop of Baltimore, was invited to accompany them. He had been educated in France, and it was supposed that this circumstance, added to his religious profession, would enable him to exercise an influence with the clergy in Canada. The Commissioners were clothed with extraordinary powers. "They were authorized to receive Canada into the Union of Colonies, and organize the government on the Republican system. They were empowered to suspend military officers, decide disputes between the civil and military authorities, vote at councils of war, draw upon Congress to the amount of one hundred thousand dollars, raise additional troops, and issue military commissions," in short, whatever authority Congress itself could be supposed to exercise over Canada, was conferred upon the three Commissioners. Chiefly, however, they were charged to convince, conciliate, and win the Canadians by appeals to their reason and interest; in aid of which they were to take measures for *establishing a newspaper*, to be conducted by a friend of Congress. To carry into operation this portion of their instructions, they secured the services of a French printer named Mesplet, who was engaged, with a promise that all his expenses should be paid. The party left Philadelphia about the 20th of March, 1776, but did not reach Montreal until the 29th of April. They were received by General Arnold, and conducted to head-quarters; the next day the Commissioners sat at a Council of War, of which Arnold was the President, held in the Government House. At this council was told the truth with regard to the affairs of Congress in Canada, and the first despatch of the Commissioners informed Congress that their credit in Canada was destroyed. Franklin left Montreal on May 11th, and on the following day was joined by Mr. J. Carroll at St. Johns. They reached Philadelphia early in June. On the 29th of May, Chase and Charles Carroll left Montreal to attend a Council of War at Chambly, where it was determined that the army should retire from Canada. On the 30th the Commissioners left Chambly for St. Johns, whence they proceeded on their journey homeward—thus ending the efforts put forth by Congress to maintain a footing in Canada. The Americans left Montreal on June 15th 1776.

BANQUE D'HOCHELAGA,

HEAD OFFICE: MONTREAL.

Capital Paid up,	- - - - -	\$710,100.
Reserve Fund,	- - - - -	125,000.

F. X. ST. CHARLES, President.	M. LAURENT, Vice-President.
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	J. D. ROLLAND.
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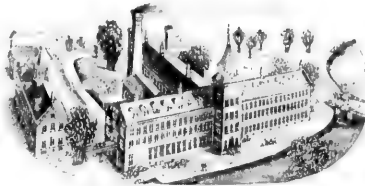
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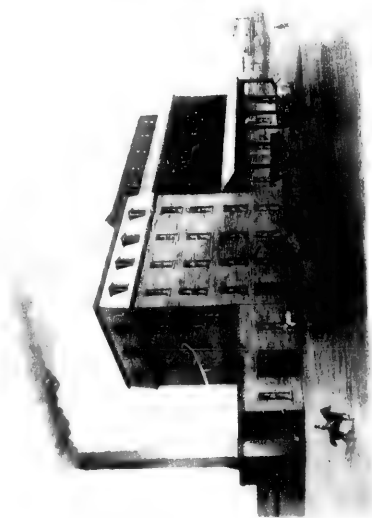
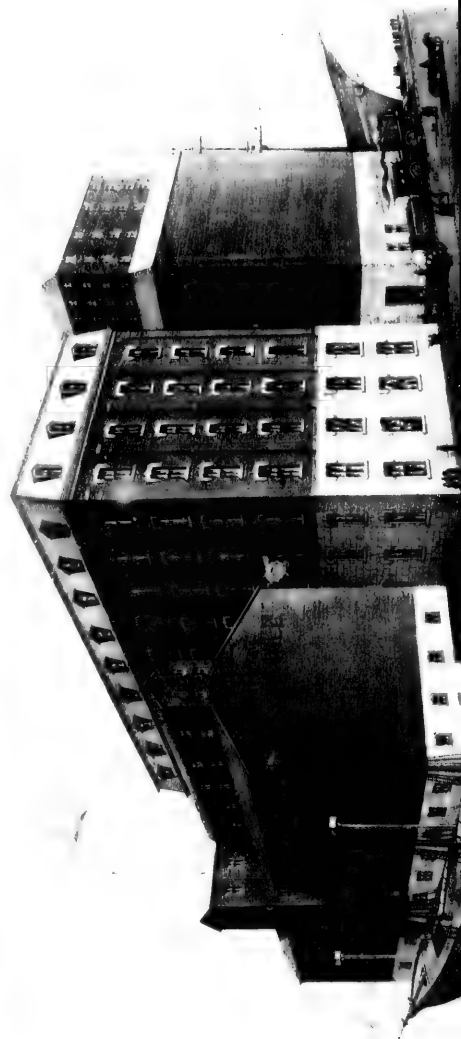
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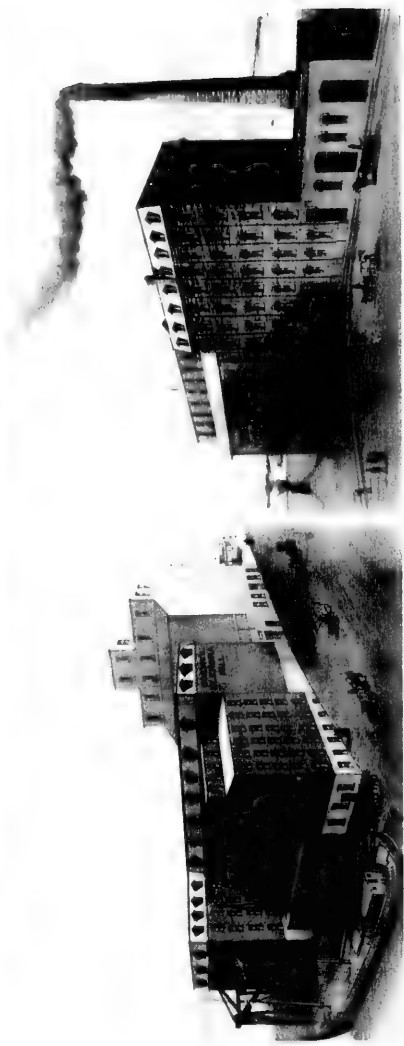
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235 Commissioners Street,

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DECEMBER 1893

OGILVIE'S MILLS.



WHAT would the Milling interest in Canada be without the support of Mr. W. W. Ogilvie. This query can only be properly answered by showing that up to the present time he has purchased an enormous quantity more than one half the wheat grown in Manitoba and the North West Territories.

Let us begin this article by giving a short sketch of the above mill. In 1840 Mr. W. W. Ogilvie, a gentleman from Scotland, and engaged in milling, and a venture. His first mill was the Jacques Cartier Mill in Quebec, which was also the first Canadian mill to export flour to Europe. He was also interested in the Mill at Lacune Rapids, at which time he built the first flour Bakery in Montreal which stood where the Balmoral Hotel now stands. During the civil war he bought wheat from the farmers on the Market Place in a Custom House Square, and sent it to the mill, and then there back to the city.

In 1850 Mr. W. W. Ogilvie, in association with Messrs. John and William, erected the Glenora Mills on the Lacune Canal. Subsequently he built the Governor the Senneville Mill, and the Royal Mills. The above are the principal mills in which he is or was interested. Next to the flour business, the one in which Mr. Ogilvie is interested is the Manufacture and the Production of flour. The flour is produced by the mill, and is then sent to the market.

Amongst the various flour mills in the world, the one in which Mr. Ogilvie is interested is the one in which the stone roller is used, and the result is a flour of the highest quality. The flour is produced by the mill, and is then sent to the market. The flour is produced by the mill, and is then sent to the market.

In 1870 Mr. Ogilvie, in association with Messrs. John and William, began with the manufacture of flour. The flour is produced by the mill, and is then sent to the market. The flour is produced by the mill, and is then sent to the market.

The flour is produced by the mill, and is then sent to the market. The flour is produced by the mill, and is then sent to the market.

Wheat Flour		Wheat Flour	
100	100	100	100
100	100	100	100
100	100	100	100

Since the completion of the Canadian Pacific Railway he has shipped largely to Japan, and in the near future Canada will be assured a large share of the trade of the Pacific Ocean.

His brands of flour are standard in Halifax, Vancouver, London, Europe, and Japan.

His brother Senator Ogilvie retired from the business sixteen years ago, and his brother John died years ago, leaving him the entire business, which makes him the largest single-handed miller in the world.

Mr. W. W. Ogilvie has been President of the Corn Exchange and for many years on the Council of the Board of Trade, was Vice-President in 1887 and then refused the Presidency in consequence of pressure of business.

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The despatches of the Commissioners do not contain any special reference to the services rendered by Mesplet, but it is certain that the numerous, and in some instances lengthy, addresses to the Commissioners were printed by him.

It is noteworthy that the visit of the American Commissioners gave Montreal its first printing society when Franklin and his companions left Canada. Mesplet decided to establish himself in Montreal, and he entered into partnership with a person named Berger. Their office was situated on what is now known as Custom House square, then designated the "Market Place," and from this office was sent forth the first book printed in Montreal, entitled, "Reglement de la Confrerie de l'Adoration perpetuelle du S. Sacrament et de la Bonne Mort," chez F. Mesplet et C. Berger, 1776.

It cannot fail to be of interest to trace the records of the building in which the Commissioners held their Council. It was well known as the old "Government House," but earlier as "Le Vieux Chateau," it was erected by Claude de Ramezay, Governor of Montreal, and father of de Ramezay who signed the capitulation of Quebec. The building was erected about the year 1702. In 1721, it was visited by Charlevoix, and it is marked on a plan dated 1723, now in the Seminary. After the death of de Ramezay in 1724, the Chateau remained in the possession of his heirs until 1743, when it was purchased by the "Compagnie des Indes," who converted it into their principal entrepot of fur trade with the Indians.

Shortly after the capitulation of Montreal, it was purchased by Baron Grant, who in time disposed of it to the Government (prior to 27th April, 1762), when it was selected as the official residence of the Governor, and was thus restored to its original use.

In 1775, Brigadier-General Wooster made it his headquarters, as did also his successor Benedict Arnold, and within its walls were held several councils of war. It was subsequently purchased by Baron St. Leger, who made it his residence for some time, after which it was occasionally occupied by the governors who resided in Montreal.

In 1778, Montreal saw its first newspaper, *The Gazette* (La Gazette de Montreal), printed by Fleury Mesplet, which made its appearance on June 3rd of that year, and has been continued with but slight interruptions down to the present day. The next paper was *Le Canadien*, which was commenced in 1807, and this was followed by the *Montreal Herald*, the first of which appeared October 19th, 1811, printed and published by William Gray, 17 St. Paul street. As a contrast with the insatiable desire for news of our time might be placed the following pithy summary of news, under the heading "Nothing interesting," which had to satisfy the readers of the *Herald* of December 9th, 1811.

On January 20th, 1783, was signed the treaty known as the "Treaty of Versailles," whereby the independence of the United States was recognized, thus bringing to a close the war between Britain and her colonies.

In 1790, the first Presbyterian congregation was organized at Montreal, and the following year John Young was appointed minister. During that year service was performed in the Recollet Church, by permission of the Fathers. In 1792, the St. Gabriel street Church was erected. It is, therefore, the oldest Protestant church in the city.

The Constitutional Act was introduced in 1791, and the Province was divided into Upper and Lower Canada, each province to have its Legislative Council and Assembly. On December 17th, 1792, the first Parliament of Lower Canada was convened at Quebec. The West Ward of Montreal was represented by Messrs. James McGill and J. B. Durocher, the East Ward by Messrs. Joseph Frobisher and John Richardson.

A weekly mail between Montreal and Quebec was established in this year.

A city surveyor, with provision towards securing uniformity in the streets, was appointed June 3rd, 1793.

A company was formed for laying down pipes to supply the city with water, April 8th, 1801.

In the session of 1801, an Act was passed for the purpose of removing the old wall surrounding the city.

The following is a description of the city at this period, written by a visitor:—

"The streets are airy and regularly disposed, one of them (St. Paul) extending nearly parallel to the river through the entire length of the place; they are of sufficient width, being intersected at right angles by several smaller streets, which descend from north to south. The upper street (Notre Dame) is divided into two by the Roman Catholic church.

The habitations of the principal merchants are neat and commodious, and their store-houses are spacious, and secured against risk from fire, being covered with sheet-iron or tin. Without this precaution, as the roofs of the dwellings in Canada are usually formed of boards, and sometimes with the addition of shingles, they would, in summer, become highly combustible, and liable to ignition from a small spark of fire. The houses, which are protected in the former manner, will last, without need of repair, for a considerable number of years.

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"The town was enclosed by a stone fortification, which, having fallen into ruins, is now, in a great measure, levelled or removed.

"Montreal is divided into the upper and lower towns, although the level between them exceeds not twelve or fifteen feet. In the former are the public markets, held twice in each week; in the latter are churches, convents, &c.

The general hospital (Grey Nunnery) stands on the bank of the river, and is separated from the town by a small rivulet.

"A natural wharf, very near to the town, is formed by the depth of the stream and the sudden declivity of the bank. The environs of the city are composed of four streets, extending in different directions—that of Quebec (St. Mary's) on the north, St. Lawrence towards the west, and Recollet and St. Antoine towards the south. In the latter is placed the college which has been lately built. These together within the town, contain about 12,000 inhabitants.

"At the breaking up of the river, the buildings of the town which are situated near its bank are sometimes subject to damage by the accumulation of large fragments of ice, impelled by the rapidity of the current."

Up to this time the only mode of conveyance between Montreal and Quebec was by means of stages or bateaux, but the time had come when superior accommodation was to be provided. Mr. John Molson, an enterprising merchant of Montreal, now fitted out the first steamer (the "Accommodation") that "ever ploughed the waters of the St. Lawrence." On the 3rd November, 1809, "the little craft got up steam, shot out into the current, and, after a voyage of thirty-six hours' sailing, arrived safely at Quebec, where the whole city crowded to have a look at the nautical phenomenon." A second steamer named the "Swissair" was launched May 20th, 1812, and made her first trip May 4th, 1813.

On September 12th, 1812, the city witnessed a novel and interesting exhibition in the arrival of the American General Hull and his troops, who had been taken prisoners by General Brock.

Although Montreal was not exposed to any direct attack during the war, the citizens were alarmed several times by reports of intended invasions, until December 24th, 1814, when peace was proclaimed, and the inhabitants once more betook themselves to the more congenial pursuits of industry and commerce.

Up to the year 1815 no provision had been made for lighting the streets of the city, although it had been suggested as early as 1811. In November, 1815, through the exertions of Mr. Samuel Davison and others, that portion of St. Paul street west of the old market (Custom House square) was lighted by twenty-two oil lamps, fixed at fifty-four feet distance from each other. In December of the same year the inhabitants of the east end of St. Paul street started a subscription amongst themselves, and collected sufficient to light their portion of the street, and Notre Dame street soon after followed the example. On August 16th, 1816, a meeting was held for the purpose of establishing a night watch for the town. It was decided to petition Parliament, and in April, 1818, an Act was passed providing for the establishment of night watches and the erection of street lamps. The number of men appointed was twenty-four, their duties being to attend to the trimming and lighting of the lamps and to act as guardians of the city.

The want of some more convenient mode of communication with the west had long been felt; but when it was first suggested that a canal should be made from Montreal to Lachine, there were those who deemed such an undertaking as almost Herculean. But the projectors were not to be deterred by opposition, and so pressed the matter that, in March, 1815, the Parliament voted \$25,000 for the carrying out of the work. Surveys were made, but several years passed before it was proceeded with. The first sod was turned by Hon. J. Richardson on July 17th, 1821, the canal was completed in August, 1824, and in 1825 vessels passed through it for the first time.

In 1817, the first bank in Canada (the Bank of Montreal) was established by an association of merchants. The population at this date was about 15,000. A census taken by order of the authorities in 1821 showed the population was 18,767. In 1824 it was 22,357, showing an increase of 3,590 in less than four years.

The following description of the city in 1817 is by a traveller visiting Montreal, and serves to convey a very clear impression of its appearance:—

"We arrived at Laprairie, which is a considerable place, about dusk, and there being fifty or sixty travellers who wished to proceed immediately to Montreal, distant but nine miles across the St. Lawrence, we hired two bateaux, for twenty-five cents each person, and forthwith embarked on the bosom of that noble river. The evening was fine, and a full moon shone upon the most picturesque night scenery I had ever beheld. The rowers sang in chorus a French song, at the end of each stanza pausing while the steersman took it up. They kept exact time with their oars, as did the steersman with his paddle. These boats are always steered with a paddle, in the Indian manner. After an hour and a half's rowing we arrived in Montreal, whose shining metal roofs had long presented themselves to our

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View of the City Hall, New York, from the street.

CITY HALL.



RECALL.

Souvenir Number—The Mon

eyes. In company with several Americans I put up at Pomeroy's Montreal Hotel, near the principal landing, board one dollar and a quarter per day. Here a dollar passes for five and an eagle for fifty shillings sterling.

"Montreal was originally settled by the French, about two centuries ago. The city, the second in commerce and population in British America, is situated on an island of the same name, thirty miles long and four broad. It has its name from a mountain which lifts its verdant head in the rear of the town. The situation of Montreal is excellent, at the head of the ship navigation of the great River St. Lawrence, on a fertile island, surrounded by a fertile and populating country, and having to the westward an immense fertile and improving country. Opposite Montreal the river is three miles wide. The town rises in a gradual ascent from the river, and is laid out irregularly; many of the streets are narrow; two small streams run through the city. The houses are two and three stories high, built of stone, with tinned roofs, very thick walls, iron shutters, gratings and doors. No doubt all this is convenient and suitable to the climate, but to the eye it has a clumsy and gloomy appearance, which is increased by the immense stacks of chimneys and large garret windows, some of the latter almost large enough for a small family to live in. I saw but two brick houses in the town. The suburbs are almost all composed of one and two story log-houses. Ladders are placed on most roofs where they are not fire-proof, in many instances rotten with age, and but little to be depended upon in the hour of emergency. There are several good ranges of stone warehouses near the river.

"The number of inhabitants I should estimate at 15,000. They are increasing daily, if we may judge from the quantity of houses building in different streets. The people are a mixture of Canadians, British and Americans. There are several good taverns, and the stores are full of European and Indian goods; they contain also a variety of articles for the trade with the Indians. Auctions of cargoes are frequent, as in the States. Some few manufactories are established, amongst others a windmill, with horizontal sails, for grinding colors or oil, and several breweries. Two or three windmills for flour are in the suburbs. I saw none in the States.

"Montreal is the emporium of the Northwest Company, the most extensive fur company in America. Their forts or trading establishments extend some thousands of miles west to the Pacific Ocean. I am informed by one of the company, Mr. Vandersluys, that fifteen hundred people are employed by them at these establishments. The 'Eweretta,' a large ship for London, was at Market wharf, loading entirely with skins and furs, which are brought down the interior rivers by Indians and whites in the service of the company. The morning after I came here, six or eight large canoes, manned by at least eight Indians each, and loaded with peltry, arrived. The Indians were dressed in all their finery—blue leggings, trimmed with scarlet list, a gay printed shirt, or black or common blanket thrown over their shoulders, and a gaudy yarn sash around their waists; some had their faces painted red and black, etc.; some had plates of silver on, or feathers, and different animals' tails stuck in their hats, and almost all had pendulous earrings. The women were dressed nearly the same, excepting some of the ornaments in their hats, and I observed almost all wore a black blanket and crucifix.

"The canoes are very neatly made of birch bark, having small ribs and splints of cedar, with cross pieces to strengthen them. The bark is sewed together with the stringy roots of the spruce tree, and the seams caulked with pine tree gum. Their length is between twenty and thirty feet, width four feet and a half, and depth perhaps three feet; they will carry near four ton weight, and yet are so light that two or four Indians will carry them miles over the portages.

"The public buildings are strong and roomy, but not elegant. The inhabitants have lately erected, in Notre Dame street, at the top of the market, near the State House, a monument to Lord Nelson's memory. It is a stone pillar, near thirty feet high, ornamented with naval emblems, and at the top a statue of the Admiral. It is surrounded by a neat iron railing. The barracks was formerly a monkish college; the 99th, an Irish regiment, occupy them. One of the men told me they had been in the country eight or nine years, and expected soon to be relieved, when as many as chose would be located in Upper Canada. The Catholic churches are ornamented with the usual profusion of pictures, images and scriptural subjects in stained glass. The bells of these churches are almost constantly tolling, night and day, to summon the votaries to their numerous religious masses and ceremonies. The English church has a fine organ; and there are also several other small Protestant congregations in the city. There are also three nunneries and a Catholic college or academy, where students are taught French and Latin. The Roman Catholic is the religion established by Act of Parliament, but Protestants do not pay tithe or church rates.

"There are two market places and market houses, and a third laid out, all in Paul street, on a line with the river, and at convenient distances. Markets are held every day. The shambles are well supplied with meat at 4d. or 5d. sterling per pound; flour, 50s. for 196 pounds. Vegetables are very dear, except potatoes; they are 1s. per bushel. The *habitans* (country people) bring quantities of live

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sheep, lambs and fowls to market; fresh salmon, eels, and several sorts of river fish, particularly cat-fish, are commonly in the market, as is maple sugar, made by the Canadian farmers. Apples are small, but sweet. These, with Siberian apples, two or three sorts of almost tasteless plums, a few water melons, and ears of green Indian corn for boiling, comprise all the articles in the market I observed worthy of note.

"The climate is warm in summer—as warm, or nearly so, as that of the Southern States of the Union—and very cold in the winter. Notwithstanding this, the changes, though violent, seldom occur. The climate is healthy, and the Canadians are mostly free from complaints, and generally live to a good old age. Nearly the same may be said of the European settlers.

"The country people and common people are a curious-looking set of men. They are short in stature; their dress is trousers and mocassins, or large boots of undressed leather, a frock coat or jacket, and greasy red cap; a short pipe is always an accompaniment, whether attending the market, driving a cart, or pursuing any other avocation; many of them wear comfortables, or yarn sashes, round their waists, in the manner of the Indians. In their dress the better sort of inhabitants are genteel, and they live expensively. They have few amusements, except in the winter, when all trade, or thought of it, is laid aside, and a round of pleasure ensues; visiting, tea and dinner parties, sleighing (the sleigh is called a cariole), dancing, and sometimes a concert or scenic representation, present their irresistible attractions. Curling matches are sometimes made. There is good duck and snipe shooting in the vicinity of Montreal, and plenty of deer some way in the country. Some of the members of the North-west Company have established a convivial society, called the Beaver Club, in which the calumet, or pipe of peace, is handed round, and the Indian manners, customs and language closely imitated. The members generally stand, but visitors have the privilege of sitting.

"I saw several French-Canadian marriages, which, I believe, from some superstition, are always on Monday. They have a train of cabriolets (a clumsy sort of gig), according to the respectability or wealth of the happy pair. On returning, the bride rides first, and, far from appearing reserved on the occasion, she calls out to her acquaintances in the street, or waves her handkerchief in passing them; the market people, whom they take care to pass, greet them with shouts, which the party seem to court and enjoy.

"The carts used here are light, and the body of the drays has a fall from the shafts, in the manner of our tumbrils. The horses are small; bells are fixed to their harness. Carts drawn by dogs are common. I have seen a tandem dogcart, the dogs harnessed and belled the same as horses.

"The inhabitants have several proposed plans for beautifying the city, some of which will no doubt be adopted, as there is considerable riches and public spirit in the inhabitants. The old walls built round the city in the early part of its growth, to protect it from the Indians, are removed; other improvements are making, and a new street and market at the west end of St. Paul street is building.

"The manner of washing pursued by many of the women is similar to that pursued in the West Indies. I every day saw thirty or forty soldiers' wives and other women standing up to their knees in water, in different parts of the river, washing and beating the clothes on large stones that lay conveniently for that purpose on the margin.

"I several times walked to a small encampment of miserable Indians, who had erected temporary wigwams, about half a mile west of Montreal. They were about the size of a pig-stye: a man could not stand upright in them. Their fire for cooking was made outside the huts. I observed their victuals were the offal of the market. In trying to converse with them I was always answered: "Je ne parle l'Angloise." I cannot converse in French, and consequently was foiled in my attempts. This occurred to me several times in asking questions of Canadians, when the same kind of answer was given. I am told these Indians seldom will converse with one unknown to them who speaks English, even if they understand the language; whereas one who speaks French, to whom they are most partial, is sure to be answered with the utmost civility.

"The manners of the Indians in and about Montreal, and, according to respectable testimonies, generally where they have been corrupted by the traders, is indifferent. I saw many intoxicated about the streets.

"Connected to Montreal, by, I believe, the only turnpike in British America, is the Indian town of Lachine, nine miles above the city. It contains about 1,000 Indians, who profess Catholicism. The most industrious navigate canoes, and make canoes, mocassins and baskets; but many, both men and women, lead an idle and dissolute life.

"I was sorry to see an advertisement posted up in the streets of Montreal, that, 'at such a tavern-yard, a male and female buffalo would be baited by seven of the fiercest bulldogs that could be procured, all to be let loose at once.' The fight took place, and I heard from gentlemen who had witnessed it that the male buffalo alone beat the seven dogs easily. I saw both the animals afterward, and observed that their ears had been completely bitten off in different encounters. The shameless wretch

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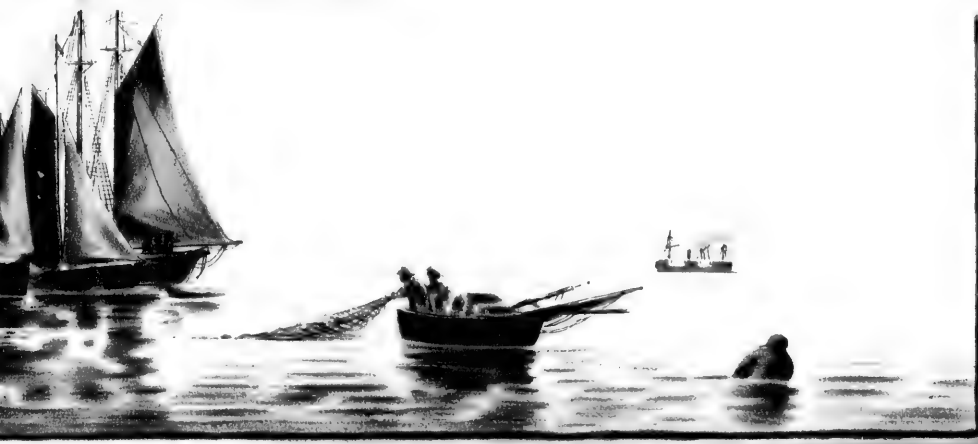


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TREAL.



THE WINDS



WINDSOR,

who owned them was from the States, where he had been practising the same barbarities, but I understood with but little encouragement.

In 1821, the Governor-General, Earl Dalhousie, gave to the town the piece of ground where formerly stood Citadel Hill and the powder magazine. This square, in honor of the donor, was called Dalhousie square, a name which it still retains.

In the same year, several benevolent citizens held a meeting in September, for the purpose of forming a school, to be called the British and Canadian School Society, for educating the children of the laboring classes. The school was established at once, and opened October 7th.

The city was visited by another fire in the Quebec suburbs, on September 7th, 1823, by which 80 houses were destroyed. The absence of any organized body of men led to serious consequences. Had it not been for the assistance rendered by the men of the 70th regiment then stationed in the city, the conflagration would have been even more extensive.

During this year, the merchants of the city directed their attention towards the improvement of navigation between Quebec and Montreal, and at a meeting held on the 26th of September, a petition to Parliament was resolved upon, asking that steps should be taken to deepen the channel of the river (particularly at Lake St. Peter), and thereby render it navigable throughout the season for vessels of 200 tons fully laden.

In 1824, during the absence of Earl Dalhousie in England, the administration of affairs devolved upon the Lieutenant-Governor, Sir Francis N. Burton, who whilst in the city, laid the corner of the church of Notre Dame on Place D'Armes.

In 1829, an Act was passed "providing for the improvement and enlargement of the harbor of Montreal," pursuant to which the magnificent stone wharves which now so essentially contribute to the convenience and adornment of the port were constructed.

During the session of 1831, a Bill was presented, incorporating the city, and in the same year Montreal became a port of entry. The Bill for incorporation was sanctioned in 1832, and M. Jacques Viger was appointed the first mayor of the city.

On May 21st, 1832, a serious election riot occurred, during which the troops fired on the mob. The crowd then dispersed, leaving on the ground three dead and two severely wounded. To add to the gravity of this event, Dr. Tracey, the successful candidate, secured a majority of three only, but did not dare take his seat in the Assembly, being carried off by cholera, which made its first appearance in Canada during the summer of that year. The total number of cases reported was 4,429, and the returns showed 1,294 deaths, so that about three out of seven of the cases proved fatal.

In 1834 the city was again visited by the cholera, which raged with equal, if not greater, severity than during the previous visitation.

The city experienced three years of constant excitement and confusion, which culminated in the outbreaks of 1837 and 1838. It would be foreign to the present work to trace insurrections to their source, or to follow them in their progress; it is enough to briefly note the events.

On November 1st, 1837, and, after much violence, the 26th February, 1838, was observed as a day of thanksgiving for the termination of the rebellion. Another outbreak took place in November, 1838, which was repressed in about ten days. With a few exceptions, all who took part in the first rebellion were discharged from custody, but after the second attempt the Government deemed it necessary to make some example of the ringleaders, and twelve of these unfortunate men suffered the extreme penalty of the law pursuant to sentences of court-martial. Many others were transported. The latter were subsequently allowed to return to their homes, and some have since filled important positions both in civil and military life.

The charter of incorporation of the city, which had expired during the years of the rebellion, was renewed, and Hon. Peter McGill was appointed as mayor in 1841.

In 1844 the seat of government was removed from Kingston to Montreal.

In January, 1847, Lord Elgin, the newly appointed Governor-General, arrived in Montreal. In this year happened the visitation of what was known as the "ship fever," from which a large number of deaths occurred.

In January, 1848, a disastrous flood occurred, by which Griffintown showed almost an unbroken sheet of water, the greater part of the streets being covered from two to six feet in depth. The flood continued for three days and then subsided.

On Sunday, June 18th of the same year, an immense concourse of citizens assembled at the French parish church to witness the ceremony of christening the monster bell (Le Gros Bourdon) to be placed in the tower of the church. This enormous bell weighs 29,400 pounds, is six feet high, and at its mouth measures eight feet and seven inches in diameter.

During the session of Parliament of 1849, a Bill was introduced and passed providing for the pay-

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ment of losses sustained during the rebellion of 1837-38. The British inhabitants were indignant that such a Bill should have been introduced. When it had been passed great anxiety was manifested as to whether it would receive the sanction of the Governor-General. On April 25th, a day which will be long noted in the annals of Montreal, Lord Elgin proceeded to the Parliament House, and sanctioned a number of Bills, and amongst them the objectionable Losses Bill. No sooner had the Bill become law than the information was conveyed to the crowd outside the building, and when his Excellency appeared he was received with a shower of stones and eggs. The excitement was intense. A mass meeting was held on the Champ de Mars, and an immense number of persons assembled. After some strongly worded resolutions were passed, the cry was raised, "To the Parliament Buildings!"

The House of Assembly was in session when a loud shout gave the members warning that a riot was imminent. A number of stones were now thrown through the windows, and in a short time there were but few squares of glass left unbroken in the whole range of the buildings. By the time the members had all retreated, when about a dozen persons entered the hall, one of them seating himself in the Speaker's chair, and muttered something about dissolving the Parliament. The others then commenced the work of demolishing all that came before them, sticks being thrown at the gazaliers, which were beyond their reach.

The cry of fire was now raised, and it was discovered that the building had been fired by the mob. The fire spread with great rapidity, and in half an hour the whole building was wrapped in flame. No attempt was made to save the building, and the engines were only used upon the surrounding property. By this fire the valuable library, containing the archives and records of the colony for over a century, was completely destroyed, the only articles saved being the Speaker's mace and a portrait of the Queen. On the 26th several citizens were arrested on the charge of arson and were committed for trial. A crowd of nearly 3,000 persons accompanied them to the gaol, but no violence was shown.

The building destroyed was originally the St. Ann's market, the interior of which had been remodelled for the accommodation of the Legislature.

The persons arrested on the charge of arson were subsequently admitted to bail, and upon their trial taking place were acquitted.

Some buildings, then recently erected on Dulhouisic square, were leased for the use of the Legislature. The lease was but a temporary one, it being rumored that the seat of government was about to be removed from the city, to be located in Quebec and Toronto for alternate periods of four years each, and which idea was subsequently put into force, the question being decided in the Legislative Assembly by a majority of eight.

A fire broke out on June 15th, 1850, in a carpenter's shop, situated at the corner of Nazareth and Gabriel (now Ottawa) streets. It spread with great rapidity, and before it was extinguished about 500 families were homeless. Several buildings were blown up, in hopes that the fire would thus be stayed. This, however, proved but of little avail. By this fire 207 houses were burned. Amongst the buildings destroyed was the St. Stephen's Episcopal Church. The spire of this church was wood, covered with shingles, which, while burning, were carried by the wind to a considerable distance, thus causing the fire to extend more than it might otherwise have done.

Another equally disastrous and extensive fire occurred in another part of the city. It commenced on August 23rd 1850, on Craig street. It raged, aided by a high wind, and in half an hour had extended along Craig to the main street of St. Lawrence suburb, up that street and St. Charles Borromeo to Vitte street, both sides of these streets being destroyed. Over 150 houses were burnt.

An important event connected with the ecclesiastical history of the city took place in England. The episcopal diocese of Quebec had hitherto comprised the whole Lower Province, but now the District of Montreal was erected into a separate diocese, and the Rev. Francis Fulford was appointed as bishop. On Thursday, 25th July, 1850, the consecration service took place at Westminster Abbey, and on September 15th he was enthroned at Montreal. He was the last Anglican bishop appointed by the Crown.

The most important event of the year 1851 was the opening of the St. Lawrence and Atlantic Railway from Longueuil (opposite Montreal) to Richmond, Eastern Townships, a distance of ninety-six miles.

The Cemetery Company was formed in this year, and in November the first piece of ground for the Mount Royal Cemetery was purchased from Dr. McCulloch.

The power of electing a person as mayor had up to this time been vested in the City Council, but a change was now made, whereby that officer was elected by the citizens; and in 1852 the first election by suffrage took place, when Mr. Charles Wilson was re-elected to the office, which he had previously held.

During this year (1852) two disastrous fires occurred, destroying about 1,200 buildings and rendering about 9,000 persons homeless. The first broke out on Sunday, June 7th, in a carpenter's shop on St.

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Dalhousie Street, QUEBEC.

Basinghall Street, LONDON, Eng.



View of the University of Toronto, North View, from the Museum.

UNIVERSITY COLLEGE



COLLEGE.

Peter street, and it extended across St. Paul street and Custom House square to Commissioners street. At length it reached the south-east corner of Little St. Joseph (now St. Sulpice) street, and fortunately did not extend beyond these limits. The French church and the Hotel Dieu were for a time threatened with destruction. Fortunately this danger was averted. The second fire proved to be a most calamitous one. On Thursday, July 9th, it broke out on the east side of St. Lawrence Main street, and burned almost every building between that and St. Mary street. By great labor the General Hospital was saved. By this disastrous conflagration 1,100 houses were burned and about 8,000 persons rendered homeless. The property destroyed amounted to £200,000. Much of the loss was occasioned by the short supply of water, owing to the fact that the reservoir at Cote-a-Barron had been emptied for the purpose of laying down larger service pipes throughout the city. In rebuilding this portion of the city the law against the erection of wooden buildings was strictly enforced.

On June 9th, 1853, occurred the "Gavazzi Riot," when unhappily the troops fired upon the mob, and several persons were killed and many wounded. This sad event caused much bitter feeling among the two religious sections of the city; but time, which serves to wipe out many bad feelings, has proved itself sufficient to drown the recollections of this unfortunate affair.

THE HARBOR, TRADE AND SHIPPING.

It may be interesting to compare the harbor of to-day with the picture it presented within the memory of the "oldest inhabitant."

Mr Thomas Storow Brown, who died about a year since, at a ripe old age, told the writer this remembrance of the harbor and its surroundings:

I came to Montreal on May 28th, 1818, in a batteau from Laprairie (no steamer had made the trip at that time), and landed on a sloping rough beach, exactly where the pier next below the Custom House runs out to the Island wharf and Longueuil ferry. What is now the Island wharf was then a rocky island separated from the mainland by a channel about a hundred feet wide. On my left was a small brook, called "The Creek," being the discharge of a wide open ditch that ran from the Champ de Mars through Craig street, round to Inspector street, and then down Commissioners street to a stone bridge, crossing at the bottom of St. Francois Xavier street. From this till near the river it ran between the wall of a rough stone building, on the site of the present Custom House, and another wall that supported Commissioners street. Above the brook a low, narrow wooden wharf ran to Port street, Common street being supported by a wooden revetment, with gaps for sloping roadway to the river. All beyond Port street was the natural bank, the same as in front of country villages, except a small wharf opposite the north end of Youville street, at which point, then called Pointe à Blondeau, there was a cottage, with garden in front, running down to the water. Here, too, was a shipyard, and the east wall of the Grey Nunnery. Further on all was vacant, except some buildings at the corner of Grey Nun street, and beyond here open fields, running up to Pointe St. Charles, with three windmills, the graves of three soldiers shot for desertion, and the nuns' buildings at Pointe St. Charles (used for offices while Victoria Bridge was in course of construction). The Lachine Canal had not been commenced, and distances appeared so much farther than now that the river front was divided up into "Pointe à Calière," "Pointe à Blondeau," "Windmill Point" and "Pointe St. Charles." Directly before me was a sloping beach, running up to an opening or street between low houses, forming the east side. On the square, now occupied by the old Custom House, and then by the old Market, so much frequented by country people that they blocked the approaches, and had sometimes to be driven away by constables to the "New Market," then built on Jacques Cartier square.

On my right the natural beach continued down to Hochelaga, or "The Cross," as it was then called. A wooden revetment held up Commissioners street, and from St. Sulpice street, and thence downward, there was nothing but the natural bank, on which weeds grew profusely. There may have been something more, opposite the barracks. The buildings fronting on the river were mostly low, old and dilapidated. A good part of the space was occupied by walls and mean outbuildings of the houses fronting on St. Paul street. The new buildings were the three-storey brick stores just about St. Dizier lane, and a three-storey store just below.

The "spring fleet," mostly in port (a part may have arrived a few days later), consisted of, I think, half a dozen brigs of from 180 to 250 tons burthen, moored to the muddy beach; below them were some Durham boats (*deux rames*), which we should now call small barges, navigators to Upper Canada, carrying a very large fore and aft sail and top-sail. Wind then had to do what is now done by steam. Below these, opposite the present Jacques Cartier square, were moored many rafts—mostly of firewood. There were no steamboats except those running to Quebec, clumsy things, with bluff bows, built on the

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model of sailing vessels, rigged with bowsprit, high mast and square sail, the deck flush, and cabins all below. Their steam power was so small that they could not get 50 miles from Quebec unless they left with the tide, and oxen were frequently used in assisting them up the current below the city. All the structure on the deck of the largest, called the 'Car of Commerce,' was a square house over the stairway, which may still be seen, converted into a summer house, with gallery surrounding, at Cote St. Catherine, that all may notice on the right side of the road, when riding round the mountain. There were no tow-boats then. Vessels from sea had to make their way to Montreal by wind, which often took a month or more, the worst being the last mile, when I have seen oxen used on a tow-line, as otherwise the light winds would be insufficient to enable them to overcome the force of the strong current.

"The ship of the period was the 'Eweretta,' from London, which arrived some days after, and summer goods were advertised about the middle of June, there being then no way of getting spring and summer fashions earlier, so that our ladies were always one year behind the age. I have in my possession a bill of lading of goods by this ship, dated March 25th, 1800. She brought out supplies to the North-west Company, which then carried on the great Indian trade from Montreal by canoes, up to Lake Superior, and upwards.

"The ship remained moored at the foot of St. Sulpice street all summer, till the canoes returned with the year's catch of furs and carried them to England."

Such was the port of Montreal on May 28th, 1818. What a marvel of progress does it present to-day! A canal of large dimensions coming in at Windmill Point, and the old fields converted into basins, filled with steamers, schooners and barges, one side fringed with manufactories, and the other by lofty warehouses and platforms filled with merchandise. From "Pointe à Blondeau," or Grey Nun street, to the barracks, there is a high stone revetment wall, supporting Commissioners street, with ramps at convenient distances leading to a broad wharf running down below the barracks and Dalhousie square, along which is a track for railway cars, and from which project many piers, one connecting with the island before mentioned, and others lower down extending further out. This wharf is in part covered with temporary sheds, and covered and filled with merchandise of every description. Instead of the half a dozen brigs of 1818, with an aggregate tonnage of 1,200 to 1,500 tons, discharging slowly with skids on a rough beach, one of the steamers of to-day will measure more than the whole put together.

The shoal (often in old time nearly bare) below the foot of St. Sulpice street has been dredged and wharved so as to accommodate vessels drawing twenty feet of water. A Quebec steamer, not stumpy, low and flush deck, but long, built on a skill model, with two stories of state rooms raised above the deck, is at a pier at the bottom of Jacques Cartier square, stretching out beyond the limits of the old firewood rafts, brought down by farmers from Chateauguay or neighbouring regions, to be sold in June, when they were impatient to get home, for two dollars a cord. Directly below is a fleet of market boats, really elegant steamers of modern build, that navigate to all ports, down to Three Rivers. Mixed with these are a fleet of wood barges, rigged on the principle of a Chinese junk, with a very high mast, and very long square sail yards. These bring up firewood, hay, grain, lumber, etc., from below, a trade not dreamed of in old times. Further down are piles of boards, planks and other lumber, and ships being loaded with it for the South Atlantic or perhaps Pacific, and work is in progress for continuing the wharves still further to Hochelaga.

Where stood the Mansion House (in 1818 our great hotel), a former residence of Sir John Johnson and dwelling houses with small gardens, there is now the Bonsecours market. The old walls and sheds along the front of "Pointe à Calliere" are replaced by tall warehouses. The Custom House on the "Pointe" replaces an old potash store. Warehouses are built on the old shipyard, and the Grey Nuns having removed to their new buildings on Guy street, their buildings have disappeared. St. Peter street being continued to the harbor by cutting directly through their old church."

It may be interesting to trace this great change in the appearance of the harbor, and how it was arrived at step by step. As before said, the first steamer to Quebec left Montreal, November 3rd, 1809.

On July 17th, 1821, the first sod was turned for the construction of the Lachine Canal, which was opened in 1825.

Vessels could not at this date ascend the St. Mary's current, and passengers and freights were landed at the Molson wharf. Some effort to overcome this obstacle was made by towing with the help of horses and oxen; but, in 1824, the first steamer, the "Hercules," ascended the current, commanded by Captain Brush, afterwards of the Eagle Foundry, who died only a year or two ago, at a great age.

In 1825, September 26th, application was made to Parliament asking for the deepening of the channel at Lake St. Peter, so that it might be rendered navigable throughout the season for vessels of 250 tons (?).

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Souvenir Number—The Montreal

To-day we have a channel of the depth of 27½ feet, and steamers of 6,000 tons enter our harbor without difficulty.

In 1830, an Act was passed "providing for the enlargement and improvement of the harbor of Montreal," and in the following year Montreal became a port of entry.

To-day we have miles of wharves second to none on this continent.

The first steamer which crossed the Atlantic wholly under steam, the "Royal William," was built at Quebec by the then famous shipbuilder, George Mack. She was launched on April 30th, 1831, the Governor-General (Lord Gosford) being present, and was towed to Montreal to receive her machinery and engines, which were made by Barnet & Henderson, St. Mary's Foundry; and her first trip was made to Halifax in 1831. On one of her trips to Halifax, in 1831, she went from there to Boston, and was the first British steamer to enter that port. Under the command of Captain McDougall, the "Royal William" sailed from Quebec, on August 5th, 1833, for London, touching at Pictou, U.S., which port she left on the 18th, arriving at Gravesend on September 11th, 1833—five years before the "Sirius" and the "Great Western" crossed the Atlantic to New York.

To Canada belongs the honor of first crossing the Atlantic by steam alone; Quebec having designed and built the ship, and Montreal mechanics having furnished the engines and boilers.

On August 19th, 1840, the "Ontario" (her name was subsequently changed to the "Lord Sydenham") was the first steamer to descend the Lachine Rapids.

On July 9th, 1843, the "Prince Albert," the first iron steamer built in Canada, was launched at Montreal.

The "Genova," the first ocean steamer, was seen in the port of Montreal, having arrived at Quebec on May 9th, 1853.

The Allan line of steamers commenced fortnightly in April, 1856, and was changed to a weekly line in May, 1859.

The growth of shipping visiting the harbor is best shown by the following extract from the Report of the Harbor Commissioners for 1889:—

"In 1853, the first steamships came to Montreal, of which there were three, namely, the "Genova," 1,000 tons; the "Sarah Sands," 931 tons; and the "Lady Eglinton," 335 tons, which last came twice, the average tonnage being less than 500 tons.

Last year we had no less than 30 steamers ranging from 2,000 to 3,262 tons. While the total tonnage of ocean vessels of all kinds was 763,783 tons, these 30 steamers in their various arrivals aggregated 317,030 tons.

It will be seen by the statement that the total tonnage, ocean and inland, for 1889, is larger than that of any year during the last forty years, being 1,892,225 tons, or 219,574 more than that of the previous largest year, which was 1880."

RAILWAYS.

The growth of railway communication has been no less remarkable than that of the harbor. The first railway in connection with Montreal was from Laprairie to St. Johns, and was opened July 21st, 1836, a distance of 14½ miles.

From Montreal to Lachine, November 25, 1847	From Montreal to Hull (Ottawa), Dec. 27, 1877
St. Hyacinthe, 1847	Quebec, February 8, 1879
Rouses Point, August 26, 1851	Sorel, April 1, 1882
Richmond, October 16, 1851	Winnipeg, November 2, 1885
Sherbrooke, August 1, 1852	Toronto, via Smith's Falls, August 11, 1884
Portland, July 16, 1853	Port Moody, June 28, 1886
Point Levis, November 27, 1854	Vancouver, May 1, 1887
Brockville, November 19, 1855	
Toronto, October 27, 1856	

The opening of the Grand Trunk Railway was celebrated with great rejoicings, and the completion of that triumph of engineering skill, the Victoria Bridge, was hailed as an addition of an "eighth wonder to the world's museum."

The bridge was first proposed by the late Hon. John Young, in a letter to the *Montreal Herald*, and built, we believe, in accordance with his original suggestion.

The first stone was laid July 20th, 1854, and the first passenger train passed through it on November 17th, 1859.

A visitor to Montreal in 1854, thus wrote:—"I chanced to be present when Lord Elgin laid the

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foundation stone of the second pier in this wonderful structure. It was a ceremony which derived its interest no less from the magnitude of the undertaking, of which it was almost the commencement, than from the singular circumstances under which it took place. Upon the stony bed of the mighty St. Lawrence, 16 feet below the surface of the river, a large group of persons stood dry-shod, protected from the rushing torrent, which swept around them, by the massive sides of a gigantic coffer-dam, to the joists and beams of which clung workmen and spectators, waving their hats and vociferously celebrating an occasion fraught with important consequences. The design of this unrivalled structure is the production of Mr. Robert Stephenson, whose shrewd perception at once recognized the incalculable advantage to be derived from such a work, and whose scientific mind devised the means for its execution."

The construction of the Canadian Pacific Railway is again another monument to the indomitable energy of the merchants and capitalists of Montreal. Pushed forward with unprecedented rapidity, it was completed much within the limited time, and stands to-day another wonder of the world.

The early explorers, La Salle, Verendrye and others, started from Montreal, or, what was the same, LaChine—the very name suggesting that it was the road to China, a dream which had its realization when the first direct train left Montreal for Vancouver, B.C., in May, 1887.

POPULATION OF MONTREAL.

In 1760 the population was.....	3,000	In 1856 the population was.....	75,000
1800 " " 	9,000	1861 " " 	90,323
1816 " " 	16,000	1871 " " 	107,225
1825 " " 	22,000	1881 " " 	140,747
1831 " " 	27,297	1890 the population was estimated..	200,000
1851 " " 	57,715		

THE STREETS.

In the United States the towns are so much alike in their architectural and general appearance as to cease very speedily to have much interest for travellers beyond that inspired by history, or by the remembrance of friends who reside in them. The only prominent exceptions are New Orleans and Boston—far apart, it is true, but suggesting reminiscences of Europe, either by the crooked picturesqueness of their streets, or, as in New Orleans, by the foreign names and the style of building. But Montreal combines, to European eyes especially, all these sources of interest, and has features of its own which give it a character quite distinct from that of any other place on the American continent except Quebec.

It was the boast of a great ruler of antiquity that he found his capital a city of brick and left it a city of marble. In our own day, the man who exercised the largest degree of personal power and authority (Napoleon III.) boasted, with reason, of the vast improvements in Paris which had been completed under his *regime*. No individual can claim the praise for the transformation which we witness in Montreal; and yet, within the last ten, fifteen, or twenty years, changes have taken place in our streets which, in proportion to their extent, have hardly been less remarkable or less flattering than those effected by the ancient and modern Cæsars. When we call to mind the average appearance of the streets of the old city but a few years ago, and look at the few monuments of the parts which are still standing, many in the shape of private buildings, some like the old Government House and part of the Seminary as public edifices, we can appreciate the progress that has been made, and may congratulate ourselves on the reflection that a free, self-governed community is as capable of great thoughts and effective performance as ediles or prefects, wielding the arbitrary rule of an Imperial Government.

"In a large city," says M. Legendre, "each street has its peculiar features. Such a street is sacred to commerce; a private residence in it would appear out of place. Such another is devoted to unfending dwellings; the modest grocery at the corner looks conscious of being there on sufferance only. Here reside the well-to-do, the successful merchant; further, much further on, dwell the lowly, the poor."

There are many famous streets in the capital cities of the world; all are renowned for various characteristics of picturesque beauty, architectural grandeur, or as the scenes of important events in bygone times. In an æsthetic point of view, St. James street, Montreal, is vastly inferior to many, although architecturally it is rapidly improving, and in a few years will be able to show ranges of buildings equal to those of any street in the world; but, excepting perhaps Rome and London, it will

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Frillings,	Bonnet Ornaments,	Mantle Ornaments,	Muslins,	Crapes,	
Silks,	Ribbons,	Velvets,	Velveteens,	Parasols,	Laces,
Mantle Cloths,	Costumes,	Silk Scarfs,	Lace Scarfs,		

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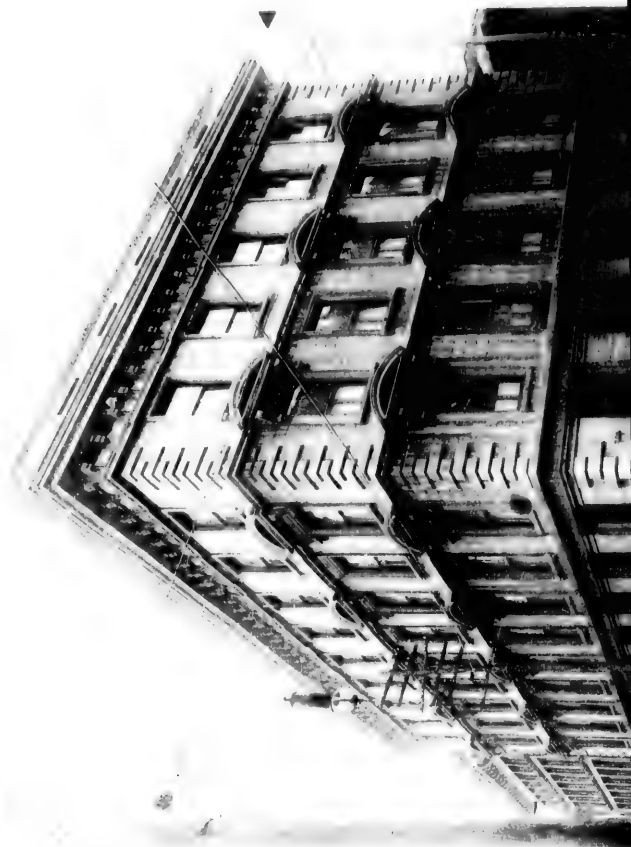
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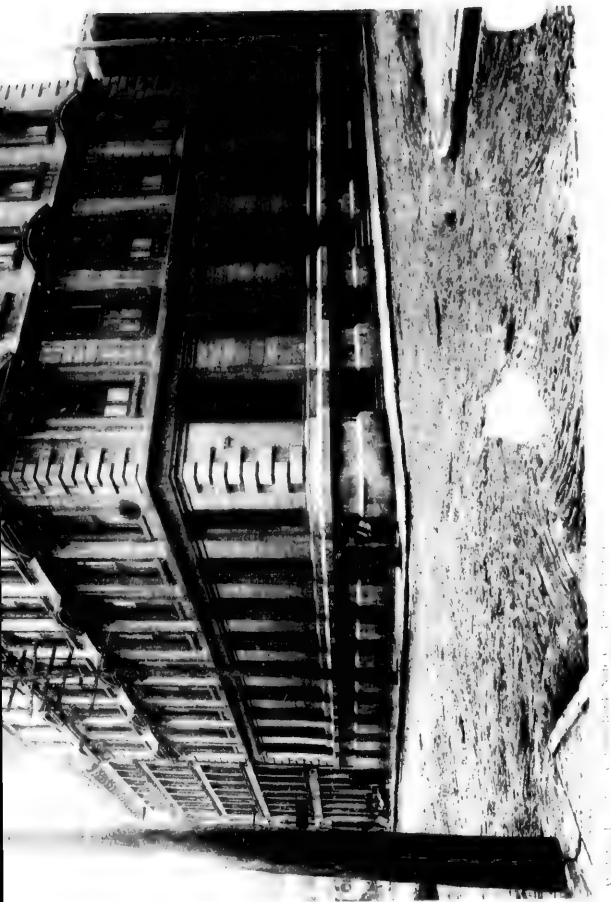
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compare favorably with most capital cities for the series of events of national and wide importance which it has witnessed during the years of its existence.

Commerce has become a powerful monarch that requires a palace for its dwelling-place, and will not be content with a homestead of hut-like dimensions. *In the city*, where the last lingering remnants of our predecessors are fading away, is to be seen the most convincing proof of the spread of enlightenment and the expanding of the human mind. Somewhat like what the dwellers in Montreal over fifty years since must have felt when they saw the present church of Notre Dame slowly rising in its colossal massiveness, over against the dwarfed insignificance of the old church, is experienced by those who note the sweeping changes which take place, year by year, throughout the city. Slowly, but surely, we are becoming as imperial as ancient Rome itself, and Montreal ere long will be a city that may vie with London or New York in the magnificence of its buildings. Art will rule us like an emperor, and a love of design will do away with our old-time indifference to architectural beauty. Thus, at least, speaks the city to the soul that can understand its quiet, forcible eloquence. In the not far distant future, when every trace of narrowness shall have been swept away from our business thoroughfares, when lordly buildings shall have taken the place of the dingy and dull remains of St. Paul and other surrounding streets, and when structures fit to stand side by side with the ornamental and grand erections of our later times shall be seen instead of the old landmarks, then will Montreal have become what its progress and its increasing wealth fit it to be—the peerless city of the Dominion of Canada.

In the preparation of this notice of the city the aim has been to avoid the usual style of a guide book, but rather to tell a "plain, unvarnished tale," recording some of the leading events in the history of the city, serving to show how it has progressed step to step, in face of all obstacles.

"From seeming evil still edging good,
And better still, and better thence again
In infinite succession."

And whilst willingly giving to the meed of praise to the early pioneers, may we not claim that the position of Montreal to-day is in many ways due to the courage and perseverance of the Anglo-Saxon race and to Anglo-Saxon freedom?

Can Montreal not show as fair a list of names of public-spirited, honorable, loyal and virtuous citizens as any city in the world—men who have laid down their lives in the service of the city—as Mr. Mills, the mayor of the city, Rev. Mark Willoughby and Vicar-General Hudon, at the time of the ship fever in 1847?

See the many public works and charitable institutions of the city which stand as landmarks, calling to memory such names as James McGill, and the founders of the General Hospital—Peter McGill and Hon. John Richardson—Hon. George Moffatt, the Messrs. Molsons, Greenshields and Workman; in science, Sir William Logan and Sir William Dawson; in medicine, Messrs. Campbell, Howard, Osler and Hingston, and a host of others.

Our fellow-citizens of French origin have produced their representative men, too, in the Vigers, Papineau, Lafontaine, Dorion, Chauveau, and others.

May we not say of them as Pindar said of Theroux in his second Olympic:

"And I will swear
That city rose, though she march'd
A century past, her radiant scroll
Hath brought such mortal men to light,
Whose lands with larger bounty flow'd
The blessings to these men we owe
Sax, who had count."

Dr. Bourinot concludes his recently published book on the "Federal Government in Canada" with the following words of encouragement. They are as applicable to the city of Montreal as they are to the Dominion:

"Though there are differences in language and certain institutions between the French and English Canadian peoples, yet there is an equal community of interest in both. Our history for more than a century gives us very clear illustrations of the thorough appreciation that both races have of this identity of interest. They have labored with equal patriotism to build up the Confederation and develop its resources. The result of this union of races in the work of promoting and strengthening the welfare of the Dominion has so far been constantly encouraging. A large intercolonial trade has been developed, railways have spanned the continent, and public works of equally material importance have been completed and numerous measures passed, all in the direction of consolidating the Union. The foundations of a new nationality have been already laid by the common efforts of the two races, united as they are by the strong ties of a common interest; and as long as they continue to pursue the

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"same wise policy of mutual compromise and mutual forbearance on all occasions of difference, it is impossible to exaggerate the possibilities that seem open to a Dominion in the possession of institutions so fully worthy of the respect and confidence of its people."

The same spirit breathes in the motto on the shield of the city of Montreal—"Concordia salus"—In concord there is safety.

Montreal, as a city, has not much to be ashamed of—nay, she has much in her record to which she may point with justifiable pride; and she has set a good example, serving to show to other communities how peoples of different races and creeds may live harmoniously and work together for the common good. Doubtless she has done some foolish things in her time, in the shape of election and other riots, and in times of excitement, burning the Parliament House, and so on, but may we not say: "Nous avons changé tout cela?"

The city has passed through some severe trials and afflictions in the shape of pestilences, fires and floods, and on all occasions her people have risen equal to the emergency, and have shown a spirit of philanthropy and charity worthy of the highest praise.

The praises of Montreal have been said or sung many times, but never perhaps more prettily than in the following verses from the pen of Mr. William McLennan:—

"Sprung from the hope of noble hearts,
Brought into being through sacrifice
Of men and women who played their parts,
And counted not their lives as the price.
She has grown in her strength like a Northern Queen
'Neath her crown of light and her robe of snow,
And stands in her beauty fair between
The Royal Mount and the river below.

"Changing its hues with the changing skies,
The river flows in its beauty rare;
While across the plain eternal rise,
Boucherville, Rongemont and St. Hilaire.
Far to the westward lies Lachine,
Gate of the Orient long ago,
When the virgin forest swept between
The Royal Mount and the river below.

"With its convent buildings low and white,
Nun's Island lies, half wood, half plain;
While abreast of the city, pure and bright,
Springs the wooded crest of Holène.
In the east the shimmer of waves is seen,
Where the river spreads in its onward flow,
From the Royal city that lies between
The Royal Mount and the river below."

Any historical record of the progress of Montreal cannot more fittingly close than in the words of one of her most estimable citizens.* Although uttered in 1859, they are even more forcible and filled with prophetic wisdom after a lapse of thirty years.

"While we view with pride the rapid progress made during the past few years, we remember that appearances point to a still greater advancement in the future. Montreal possesses advantages which no other Canadian city can boast of. In its situation, at the confluence of the two greatest rivers, the St. Lawrence and Ottawa; opposite the great natural highway of Hudson and Champlain Valley; at the point where the St. Lawrence ceases to be navigable for ocean ships, and where that great river, for the last time in its course to the sea, affords a gigantic water power; at the meeting point of the two races that divide Canada, and in the centre of a fertile plain nearly as large as all England—in these we recognize a guarantee for the future greatness of Montreal, not based on the frail tenure of human legislation, but in the unchanging decrees of the Eternal, as stamped on the world He has made.

"We know, from the study of these indications, that were Canada to be again a wilderness, and were a second Cartier again to explore it, he might wander over all the great regions of Canada and the West, and returning to our mountain ridge, call it again MOUNT ROYAL, and say that to this point the wealth and trade of Canada must turn."

Having traced the material growth of the city in its trade and harbor accommodation, it will be interesting to note some other elements of progress.

The Bank of Montreal issued its first note October 1st, 1817, and the Savings Bank was opened September 6th, 1819.

* Sir J. W. Dawson.

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The lighting of the shops with gas dates from November 23rd, 1837. The city was lighted by the electric light for the first time August 1st, 1889.

Of the newspapers which are in existence at present, those which have the record of the longest life are the *Gazette*, which was commenced as the *Gazette Littéraire* on June 3rd, 1778, and subsequently became the *Montreal Gazette* in 1785. The *Herald* was founded in 1811. *La Minerve* in 1820. The *Witness* commenced as a weekly paper in 1846, and was changed to a daily in 1860. The *Star* was founded in 1869.

Montreal might rest its claim to honorable mention on its charitable institutions, which speak well for the benevolence of its citizens. The work of caring for the poor is faithfully executed through many praiseworthy channels, foremost among which may be named the national societies, St. George, St. Andrew and St. Patrick.

The oldest establishments for the relief of misfortune and suffering are to be found far back under the French *régime*, the Hotel Dieu, founded by Mademoiselle Mance in 1644, being the earliest. This was followed by L'Hopital General commenced by M. Charon, which languished, however, for want of funds. Next came the Grey Nunnery, founded by Madame D'Youville in 1737-8, commencing with provision for six aged and infirm persons. The remnant of M. Charon's establishment was subsequently transferred to the Grey Nunnery.

The increase of the population through emigration brought numbers to the city who were incapable of reaching their destination, being overtaken by sickness on the passage or detained by poverty on their arrival, and thus were without support or medical attendance. An association was formed, designated the Ladies' Benevolent Society, expressly for the relief of indigent emigrants, and in 1818 a commencement was made for this object by the formation of a soup kitchen, where these philanthropic ladies personally superintended the work of distribution. Out of this germ has grown our House of Refuge, and that which stands as one of the city's most worthy institutions, the Montreal General Hospital. A small building of four apartments was hired, which was inadequate to meet the numerous cases needing relief. A larger house was then secured, and on May 1st, 1869, the patients were moved into it. On June 6th, 1821, the foundation stone of the present Hospital was laid, and on May 1st, 1822, it was opened for the reception of patients. A new wing, called the Richardson wing, was built in 1831-32, and another, the Reid wing, was subsequently added. This noble institution has continued its usefulness until now, and redounds greatly to the benefit and honor of the city.

Subsequently the Notre Dame Hospital was founded, and through the munificence of two prominent citizens, Sir Donald A. Smith and Sir George Stephen, a still larger hospital than the foregoing (to be called the Victoria Hospital) is in course of erection on the side of the mountain, which will stand as a lasting monument to the memory of the merchant princes of Montreal.

Any notice of Montreal's hospitals would be incomplete which omitted to record another worthy institution, at present in course of erection, at the outlying suburb of Verdun, and which will soon be in active operation, the Asylum for the Protestant Insane.

EDUCATIONAL INSTITUTIONS.

Under the French *regime* much attention was given to the subject of public instruction in Montreal. The most ancient institution is the Seminary of St. Sulpice, founded in the year 1657, and has continued down to the present time. In addition to the building adjoining the parish church the "Gentlemen of the Seminary" had a large farm situated at the corner of Sherbrooke and Guy streets. The increasing number of pupils rendered it necessary to provide further accommodation, and the new college, or Petit Seminaire, was erected in the Recollet suburbs, now known as College street. This existed for many years, until still greater facilities for carrying on the work being required, the old buildings at the farm were removed and a magnificent pile of buildings erected. The old building on College street was subsequently leased to the Government to be used as barracks, and has now almost entirely disappeared.

The National School was founded in 1816, and commenced on Bonsecours street.

The most important educational institution in Montreal was founded by James McGill, who died December 19th, 1813, and bequeathed his estate of Burnside, on the slope of the mountain, for the

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foundation of a university, one of the colleges of which was to be named the "McGill College." Unfortunately, the validity of the will was disputed, and a protracted litigation ensued. In 1821 the college was incorporated in conformity with the intentions of the founder: but it was not, however, till June, 1828, that the corporation of McGill College obtained full possession of the property bequeathed to it.

The prospects of the young university were overcast, and it had to struggle through a long period of difficulties and danger. In 1850, a number of gentlemen, resident in Montreal, determined to aid in an endeavour to place it on a better footing. A draft of a new constitution was prepared, and was finally adopted in 1852; and thus the college was placed in a position to be revived and enter upon a new and useful career. Several munificent donations were made in response to an appeal in 1856, \$20,000 being given by the Messrs. Molson (the three brothers), and in 1861 Mr. William Molson built a new wing, thus completing the college buildings according to the original plan. The William Molson Hall was inaugurated October 18th, 1862. Since that time several valuable donations have been made to the university, amongst the principal donors being Mr. Peter Redpath, who erected the building for the museum bearing his name, and has also been a generous donor to the library, and Mr. and Mrs. J. H. R. Molson; and recently, in addition to a bequest of \$120,000 by the late Mr. Thomas Workman, munificent donations have come from Mr. W. C. Macdonald and Sir Donald A. Smith, so that it may be confidently hoped that McGill College may look forward to a great career of usefulness. It has gone on increasing its number of students, until last year it reached the highest number in its history, and its main library has reached 30,000 volumes, whilst the medical library possesses a further ten thousand.

The schools and colleges of the city offer the highest instruction and mental training which constitute the foundation of a liberal education.

CHURCHES.

The churches of Montreal are exceedingly numerous. With one or two exceptions, the early churches have been removed to make way for warehouses and stores. Within the last twenty years a great improvement has been effected in the architecture of the city churches, and Montreal can boast of some of the largest and most elegant churches on the continent, and which are, in more than one sense, an ornament to it.

The present Bonsecours Church was commenced in 1771 and completed in June, 1773.

The oldest Protestant church is that on St. Gabriel street, which was opened October 7th, 1792.

The first Notre Dame church was built in 1671. In the year 1824 the present church was commenced and was opened July 15th, 1829. The old church, which stood in front of the present one, was not removed until 1830.

The old Recollet church, at the corner of St. Helen and Notre Dame streets, was an old landmark in the city's history. It was used for many years by the Irish citizens, who, at its demolition in 1866, moved to the present St. Patrick's Church on Alexander street, which will seat about 5,000 persons.

It is beyond the scope of the present work to trace the increase in the number of churches in Montreal, but it may serve to note the extension of church accommodation to say that it has become a custom for the papers published on Saturday to insert notices of the services to be held on the following day, and they contain at least forty of Protestant congregations alone.

The growth of the city during the last twenty years has been marvellous, and her prosperity is mainly due to the energy and enterprise of her citizens. It may be said, in the words of Alfred Tennyson

"It is a land that freemen till,
That sober-suited Freedom chose;
A land where, girt by friends or foes,
A man may speak the thing he will;

"A land of settled government,
A land of just and old renown,
Where Freedom broadens slowly down
From precedent to precedent."

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1873

INTRODUCTION TO TRADE REVIEWS.

IN speaking of Montreal's commerce, we deal virtually with that of the Dominion. Secure in her magnificent position at the head of ocean navigation, Montreal has gradually absorbed the great bulk of the importing and distributing trade of this country: so that, last year, \$9,297,910 of the total customs receipts of Canada are credited to Montreal's merchants, while of the remainder a large proportion consists of goods really purchased and shipped by merchants of this city, but which were forwarded in bond to their destination. Indeed it could not be otherwise. Not only is Montreal the head of ocean navigation, and the cheapest, best and most convenient port in Canada for the loading or discharge of cargo, but she is also the terminal point of the two great railway systems which dominate the transportation trade of Canada, as well as the point where the magnificent system of Canadian waterways debouches into the St. Lawrence. Her facilities for the cheap and expeditious handling of traffic are unsurpassed. Thanks to the patriotic firmness of her shipping interests, the labor organizations which have throttled the life out of Quebec, and neutralized all that city's natural advantages, have never been able to take Montreal by the throat. Shippers have put up with the severest losses in order to maintain Montreal as a free port, and the present prosperity of the city is largely due to their efforts. In Montreal the tyranny of the walking delegate is unknown, and as a consequence strikes are rare, and, when they do occur, are usually unsuccessful. Her longshoremen as a class are well paid and contented, the stevedores are active and thoroughly posted, and, with magnificent wharf-room, ample sheds, floating and stationary elevators and cheap cartage, Montreal possesses every requisite for handling the immense volume of traffic that yearly pours into this city from the ocean.

Of the harbor and ship channel it is unnecessary to speak. The harbor has long been known as one of the largest and most commodious in America, while the ship channel permits the largest ocean steamships to lie alongside our wharves. During the past season vessels drawing 27 feet entered our harbor; and when the projected improvements have been carried out, a sum of \$5,008,470 will have been spent upon it.

Montreal is equipped with every facility for handling the enormous business she controls. She possesses one of the great bridges of the world—the Victoria—uniting the island of Montreal with the mainland, and has over 50,000 miles of telegraph and telephone lines converging within her limits. During the past year she imported goods to the value of \$32,638,270, and exported merchandise to the extent of \$47,191,888; showing a total volume of trade of eighty millions of dollars. Her advantages as a shipping port for perishable goods are unrivalled. Thanks to the cool waters of the St. Lawrence no appliances are requisite to maintain an even temperature in the holds of fruit or dressed beef steamers. The northerly route pursued by vessels seeking the St. Lawrence converts the ocean into a vast refrigerator, and hence Montreal is every day growing more into favour as an *entrepot* for the fruit trade of this continent.

Montreal possesses one of the finest and best-equipped fire brigades upon this continent, as well as a large body of trained police. Increased attention is every day paid to her sanitary condition, while each succeeding year marks improvements in her roadways and the construction of further additions to her system of sewerage. Her water power is magnificent, and the supply pumped from the crystal waters of the St. Lawrence into her thousands of households is the purest and clearest in America. Her streets and wharves are lighted by electricity. Her street railways are over 30 miles in length, and charge the cheapest fares on the continent. One hundred and twenty cars and a thousand horses are required to complete her horse car system.

In Montreal are located the headquarters of the leading banks, insurance offices and financial institutions of the Dominion. As the fountainhead of Canadian trade her resources are practically unlimited, and she is certainly the wealthiest city of her size in America. Her merchants are the most active, enterprising and energetic of their class. Every description of merchandise is handled in her stores, and Europe, Asia, Africa and Australia are called upon to fill her warehouses. From the farthest point of Vancouver to Cape Breton her influence is felt in commercial matters, and her travellers control the bulk of the trade. In fact Montreal is the commercial metropolis of Canada, and three-fifths of the entire trade of the Dominion passes through the hands of her citizens.

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BANKS AND BANKING.

Possibly no city of its size is so amply provided with banking facilities as is Montreal. Were it not so, even her magnificent position at the head of ocean navigation would fail to enable her to hold her position as the commercial metropolis of Canada; for, owing to the fact that a large proportion of Montreal's trade necessarily lies in the supply of storekeepers in purely agricultural sections, whose payments are dependent entirely upon the condition of the harvest, no system of cash sales or even of short credits would be possible. We must remember that outside of the large cities the population of Canada is, to a certain extent, incapable of purchasing save on credit. The farmer looks to his storekeeper to carry him through until he can harvest his crops and send them to market. The lumberman expects his supplier to furnish his family with the necessities of life and wait for payment until he returns from the woods in the spring. Neither of these two important classes are in a position to pay cash, and their ability to pay at a future date is contingent upon circumstances over which they have very little control. Unfavorable weather may cause a failure of the crops, or lack of snow may reduce the lumber output. In either of these cases the debtor becomes unable to liquidate his liabilities in full, and, as a consequence, the storekeeper, who has been relying upon his collections to meet his notes, finds himself obliged to ask the assistance of the wholesaler. He, in his turn, appeals to his bankers, and thus the chain of mutual credit and confidence becomes complete.

Naturally, a business community compelled to work under such conditions requires an unusual amount of financial elasticity, and, fortunately for the commercial supremacy of Montreal, the resources of her financial institutions are more than commensurate with her needs. It is to the banks doing business in this city that the prosperity of Montreal is principally due. Without their assistance her trade would dwindle into insignificance or gradually pass into the hands of the few firms wealthy enough to discount their own paper; but with their help she has been enabled to become a commercial power whose influence is felt in every portion of the Dominion. No doubt there are many minor centres in this country, each commanding a certain proportion of local trade, but the great commercial centre of Canada lies in the city of Montreal, and it is largely owing to the enterprise and energy of her financial institutions that this is the fact; for, owing to the peculiar surroundings of Canadian trade, many of the safeguards and restrictions possible in other countries are impracticable here. The Canadian bank manager is called upon to take risks and assume responsibilities that are requisite in no other country. He must be conversant with his customers' financial standing and methods of doing business to an extent which would be impossible in New York or London. He is called upon to make loans or permit overdrafts upon collateral which he is well aware would prove lamentably insufficient were any attempt at realization to be made; and in some cases he is called upon to advance sums simply upon the personal character of the customer, whose solvency may depend upon his decision. Naturally, under such circumstances, the bank manager of Montreal requires to be a man of exceptional ability and tact, and that he is so is proved by the uniform success which has attended all the banks now operating in this city.

THE BANK OF MONTREAL

The Bank of Montreal was established in 1817, and is one of the largest and most stable financial institutions of America. It possesses a capital of \$12,000,000 and a reserve fund of \$6,000,000 more. Its circulation amounted last month to over \$5,000,000, and its total deposits to nearly \$22,000,000. Its loans during the same period aggregated \$2,722,000 in this country, \$5,405,000 in the United States and \$839,000 in Great Britain. Its officials and principal branches are as follows:

BOARD OF DIRECTORS

SIR D. A. SMITH, K. C. M. G., President.

HON. GEO. A. DRUMMOND, Vice-President

GILBERT SCOTT, Esq.

ED. B. GREENSHIELDS, Esq.

A. T. PATERSON, Esq.

W. C. McDONALD, Esq.

HUGH McLENNAN, Esq.

HON. J. J. C. ABBOTT.

C. S. WATSON, Esq.

W. J. BUCHANAN, General Manager.

E. S. CLOUSTON, Assistant General Manager.

A. MACNIDER, Chief Inspector and
Supt. of Branches.

R. Y. HEBDEN, Assistant Inspector.

A. B. BUCHANAN, Asst. Supt. of Branches.

**HUDON,
HEBERT
& CIE.**



WHOLESALE GROCERS



—AND—

WINE IMPORTERS,

304 & 306 St. Paul St.

143 & 145 Commissioners St.

MONTREAL.

er—The Montreal Daily Star.

TURNER, ROSE & CO.

WHOLESALE GROCERS,

Importers ÷ and ÷ Manufacturers' ÷ Agents,

ST. PETER AND COMMISSIONERS STREETS,

MONTREAL.

WM. DONAHUE.

ARTHUR BIRKS.

WILLIAM DONAHUE & CO.

TEA IMPORTERS

AND | WHOLESALE | GROCERS.

Cor. St. Maurice & St. Henry Sts., MONTREAL.

1834.

J. A. MATHEWSON & CO.

1890.

202 MCGILL STREET, - - - MONTREAL.

Importers ÷ and ÷ Wholesale ÷ Grocers.

Buyers in this Establishment have the advantages of lengthened experience, with Freshness of Stock and Assortment maintained.

ORDERS CAREFULLY ATTENDED TO.

Souvenir Number—The M

Branches in Canada.

Montreal: H. V. MEREDITH, Manager.

WEST END BRANCH, St. Catherine Street.

Almonte, Ont.	Goderich, Ont.	New Westminster, B. C.	Stratford, Ont.
Belleville, "	Guelph, "	Ottawa, Ont.	St. John, N. B.
Brantford, "	Halifax, N. S.	Perth, "	St. Marys, Ont.
Brockville, "	Hamilton, Ont.	Peterboro', Ont.	Toronto, Ont.
Calgary, N. W. T.	Kingston, "	Pictou, "	Vancouver, B. C.
Chatham, N. B.	Lindsay, "	Quebec, Que.	Wallaceburg, Ont.
Chatham, Ont.	London, "	Regina, Ass'n	Winnipeg, Man.
Cornwall, "	Moncton, N. B.	Sarnia, Ont.	

In Great Britain

London: BANK OF MONTREAL, 22 Abchurch Lane, E. C.

Committee: ROBERT GILLESPIE, Esq., PETER REDPATH, Esq., C. ASHWORTH, Manager.

In the United States

New York: WALTER WATSON and ALEX. LANG, 59 Wall Street.

Chicago: Bank of Montreal, W. MUNRO, Manager; E. M. SHADBOLT, Assistant Manager.

The Bank of Montreal is admittedly the strongest financial institution in Canada. In monetary matters its influence is paramount, and, although it possesses many powerful and enterprising rivals, it has paid a 10 per cent. dividend regularly to its shareholders.

THE BANK OF COMMERCE

The Bank of Commerce ranks next in standing to the Bank of Montreal, and is one of the most progressive and enterprising banks in the country. In Ontario it occupies a position analogous to that of its older rival in Quebec, i. e. being the banker of the Local Government. In Messrs. B. E. Walker and J. H. Plummer, it possesses a general manager and assistant general manager of exceptional banking ability. Both gentlemen have contributed largely to the financial literature of the country, and a pamphlet recently issued by Mr. B. E. Walker on the Banking Act is considered one of the ablest expositions of that important measure. The bank possesses a capital of \$6,000,000 and a reserve fund of \$700,000, does a large and thriving business in the United States, and pays its shareholders a dividend of 7 per cent. In Ontario, where its head office is situated, its name is almost a household word, and in this city its career has been a most successful one. Its officials and branches are:—

DIRECTORS

HENRY W. DARLING, Esq., President.	GEO. A. COX, Esq., Vice-President
GEORGE TAYLOR, Esq.	W. B. HAMILTON, Esq.
JOHN I. DAVIDSON, Esq.	JOHN HOSKIN, Esq., Q.C., LL.D.
JAS. CRATHERN, Esq.	MATTHEW LEUGAT, Esq.
B. E. WALKER, General Manager	A. H. IRELAND, Inspector.
J. H. PLUMMER, Assistant General Manager	G. DE C. O'GRADY, Assistant Inspector

New York: ALEX. LAIRD and WM. GRAY, Agents.

Branches:

Ayr	Dundas.	Orangeville	Simcoe.
Barrie	Dunnville.	Ottawa	Stratford
Belleville	Galt	Paris	Strathroy
Berlin.	Goderich.	Parkhill.	Thorold
Elmhurst	Guelph	Peterborough	Toronto
Brantford	Hamilton	St. Catharines	Walkerton
Cayuga	Jarvis	Sarnia.	Waterloo.
Chatham.	London.	Sault Ste. Marie.	Windsor.
Collingwood.	Montreal.	Seaforth.	Woodstock.

THE MERCHANTS BANK OF CANADA.

The Merchants Bank is another powerful and flourishing institution, which, under the able management of Mr. George Hague, has of late made giant strides towards prosperity. It possesses a capital (paid up) of \$5,799,200 and a reserve fund of \$2,135,000, and pays a yearly dividend of 7 per cent. It is one of the popular banks of the city, and also does a large and successful business beyond the border. Its officials and branches are:—

BOARD OF DIRECTORS

ANDREW ALLAN, Esq., President.

ROBERT ANDERSON, Esq., Vice-President.

HECTOR MACKENZIE, Esq.

JOHN DUNCAN, Esq.

JONATHAN HODGSON, Esq.

J. P. DAWES, Esq.

H. MONTAGU ALLAN, Esq.

JOHN CASSIDY, Esq.

T. H. DUNN, Esq.

GEORGE HAGUE, General Manager.

JOHN GAULT, Superintendent of Branches.

Branches in Ontario and Quebec.

Belleville.

Ingersoll.

Ottawa.

Stratford.

Berlin.

Kincardine.

Owen Sound.

St. Johns, Que.

Brampton.

Kingston.

Perth.

St. Thomas.

Chatham.

London.

Prescott.

Toronto.

Galt.

Montreal.

Quebec.

Walkerton.

Gananoque.

Mitchell.

Renfrew.

Windsor.

Hamilton.

Napanee.

Sherbrooke, Que.

Branches in Manitoba.

Winnipeg.

Brandon.

THE BANK OF BRITISH NORTH AMERICA.

This powerful bank differs from any of its rival institutions in having its head offices in London, Eng., but it is none the less progressive on that account. The traditions of the Bank of British North America have always been conservative, and the bank still remains of that complexion, doing a safe, cautious business and being extremely careful in selecting its clientele. It possesses a capital of \$4,866,666 and a rest of \$1,241,000. Last year it paid a dividend of 7½ per cent to its shareholders. Its officers and branches are:—

COURT OF DIRECTORS.

J. H. BRODIE.

RICHARD H. GLYN.

FREDERIC LUBBOCK.

JOHN JAMES CATER.

H. J. B. KENDALL.

GEORGE D. WHATMAN.

HENRY R. FARRER.

J. J. KINGSFORD.

EDWARD ARTHUR HOARE.

A. G. WALLIS, Secretary.

R. R. GRINDLEY, General Manager.

E. STANGER, Inspector.

Branches and Agencies in Canada.

London.

Toronto.

Quebec.

Victoria, B.C.

Brantford.

Kingston.

St. John, N.B.

Vancouver, B.C.

Paris.

Ottawa.

Fredericton, N.B.

Winnipeg, Man.

Hamilton.

Montreal.

Halifax, N.S.

Brandon, Man.

Agents in the United States.

New York—H. STIKEMAN and F. BROWNFIELD, Agents.

San Francisco—W. LAWSON and J. C. WELSH, Agents.

THE MOLSONS BANK.

The Molsons Bank is a sturdy, thriving institution, first founded in 1855. It controls a capital of \$2,000,000 and boasts a rest fund of \$1,075,000. Its manager, Mr. F. Wolferstan Thomas, is a banker of great experience and capacity, and under his able supervision the bank has steadily advanced in pros-

THE CANADA SUGAR REFINING CO., Limited.

MONTREAL.

Offer for Sale all Grades of Refined Sugars and Syrups of the well known Brand of

Redpath

CERTIFICATES OF STRENGTH AND PURITY.

OFFICE OF THE PUBLIC ANALYST,

MONTREAL, September 9th, 1887.

To the Canada Sugar Refining Company,

GENTLEMEN.—I have personally tested samples from a large stock of your Granulated Sugar, "REDPATH" brand, and carefully tested them by the Polariscopes, and I find these samples to be as near to absolute purity as can be obtained by any process of Sugar Refining.

The test by the Polariscopes showed a yesterday's yield 99.99 per cent. of Pure Cane Sugar, which may be considered commercially as ABSOLUTELY PURE.

JOHN EAKER EDWARDS, Ph. D., D.C.L., F.C.S.

Public Analyst for the District of Montreal, and Professor of Chemistry,

CHEMICAL LABORATORY, Medical Faculty, McGill University,
MONTREAL, September 9th, 1887.

To the Canada Sugar Refining Company,

GENTLEMEN.—I have taken and tested a sample of your "EXTRA GRANULATED" Sugar, and find that it yielded 99.88 per cent. of Pure Sugar. It is practically as pure and good a Sugar as can be manufactured.

Yours truly,

G. P. GIRDWOOD.



Edwardsburg Starch Co'y,

Manufacturers of

BENSON'S

SILVER GLOSS

PREPARED CORN

AND SATIN.

UNEQUALLED FOR THE TABLE.

THE BEST FOR THE LAUNDRY.

FOR SALE BY ALL DEALERS.

Ask for these Goods & take no other.

er—The Montreal Daily Star.

ted.

MICHEL LEFEBVRE & CO.

PROPRIETORS OF THE

Celebrated "Lion L Brand," Manufacturers of Pure Vinegars & Mixed Pickles, Jams, Jellies, etc.

AND WHOLESALE DEALERS IN

CHEMICALS, SPIRITS, GROCERS' SUNDRIES, ETC.

This Firm was established in 1849, and from a comparatively small germ has now so spread as to stand at the head of the Vinegar and Pickle Industry of the Dominion.

Their trade is very extensive, embracing the entire Dominion from the Atlantic to the Pacific Oceans, as well as export. Their products are to be found in all the leading stores, and are recognized as standards throughout the trade.

The Mixed Pickles, "Lion L Brand," are now too well known to say much regarding their merits. Either in bulk or in bottles they lead the market and stand with marked advantage against any imported similar products, as endorsed by the numerous flattering testimonials on hand from the highest standing firms throughout the Dominion.

The firm keeps in stock over 100 carloads of vegetables the year round, from which to select the best to produce an article of undoubted superiority, such as the "Lion L Brand" pickles.

The Vinegar Factory is unsurpassed on this continent, being the most extensively factory of its kind. It has been fitted up without regard to cost, under the supervision of an European Vinegar Export, with the latest improved patent process now being adopted by the leading factories of Europe.

The Vinegar by this process is manufactured exclusively under the supervision of the Inland Revenue Department, and excels in flavor, natural strength and purity, and commands the highest quality on the market.

The factories are located at Nos. 80 to 94 Papineau Road, and cover an area of flooring exceeding 60,000 square feet, the main buildings being 250 x 56 feet, 4 storeys high and 100 x 75, and fitted with every known requirements and facilities for their successful prosecution of the business of a model factory.

The firm has been awarded a Silver Medal at the Paris Exposition for the superiority of their products, Bronze Medal in Sydney, N.S.W., Philadelphia, etc., and numerous first prizes at all exhibitions where their goods were placed in competition.

The firm is well deserving of the patronage of the trade, and is known for its push and enterprise.

REGAN, WHITE & CO.

IMPORTERS AND WHOLESALE GROCERS,

Corner St. Helen and Lemoine Streets, MONTREAL.



FORTY-ONE PRIZE MEDALS AWARDED TO

J. S. FRY & SONS

FOR THE SUPERIORITY OF THEIR

CHOCOLATES AND COCOAS.

DO LIKE EVERYBODY.

TRY THE BEST

FRY'S Diamond Chocolate.
FRY'S Soluble Chocolate.
FRY'S Vanilla Chocolate.

DON'T BE WITHOUT

FRY'S Cream Chocolate.
FRY'S Cream Tablettes.
FRY'S Sticks or Drops.

HAVE A CUP OF

FRY'S Caracas Cocoa.
FRY'S Homœopathic Cocoa.
FRY'S Rock Cocoa.

Wholesale Orders taken by D. MASSON & CO., MONTREAL



DAWES & CO'S BREWERY



BREWERY, LACROIXE.

Souvenir Number—The Montreal

perity Last year it paid a dividend of 8 per cent. to its shareholders, besides making a substantial addition to its rest, and this year its success will be equally marked. Its officials and branches are:—

BOARD OF DIRECTORS.

JOHN H. R. MOLSON, President	R. W. SHEPHERD, Vice-President.
SIR D. L. MACPHERSON, K. C. M. G.	S. H. EWING
W. M. RAMSAY.	HENRY ARCHIBALD.
F. WOLFERSTAN THOMAS, General Manager.	SAMUEL FINLEY
	A. D. DURNFORD, Inspector.

The Uni
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Sir WM

Branches

Aylmer, Ont.	London, Ont.	Owen Sound, Ont.	St. Thomas, Ont.
Brockville Ont.	Meaford, Ont.	Ridgetown, Ont.	Toronto, Ont.
Clinton, Ont.	Montreal, P.Q.	Smiths Falls, Ont.	Trenton, Ont.
Exeter, Ont.	Morrisburg, Ont.	Sorel, P.Q.	Waterloo, Ont.
Hamilton, Ont.	Norwich, Ont.	St. Hyacinthe, P.Q.	West Toronto Jct.
	Woodstock, Ont.		

Aurora.
Bowman
Cornwal
Guelph.

THE BANK OF TORONTO

Under the local management of Mr. J. Murray Smith, the Bank of Toronto is doing a large and increasing business in this city. It is one of the most prosperous banks in the country—paying a dividend of 10 per cent. on its paid-up capital of \$2,000,000 and possessing a rest fund of \$1,400,000. Its officials and branches are:

DIRECTORS

GEORGE GOODERHAM, President.	WM. H. BEATTY, Vice-President
ALEX. T. FULTON.	HENRY COVERT
HENRY CANTHRA.	W. R. WADSWORTH
WM. GEO. GOODERHAM.	
DUNCAN COULSON, Cashier.	HUGH LEACH, Assistant Cashier.
	JOSEPH HENDERSON, Inspector

The Uni
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ANDR
Hon
E. J.

Branches.

Montreal: J. MURRAY Smith, Manager.	Collingwood: W. A. COPELAND, Manager.
Peterboro: J. L. GOWER, Acting Manager.	London: W. R. WADSWORTH, Jr., Manager
Cobourg: T. A. BIRD, Manager.	Petrolia: P. CAMPBELL, Manager
Port Hope: E. MILLOY, Manager.	Gananoque: T. F. HOWE, Manager
Barrie: J. A. STRATHY, Manager.	Toronto: King street West Branch: J. T. M.
St. Catharines: G. W. HODGETTS, Manager	BURNSIDE, Manager

Alexan
Iroquo

THE QUEBEC BANK

The Quebec Bank, whose headquarters are located in the Ancient City, possesses a paid-up capital of \$2,000,000 and a reserve fund of \$500,000. It was established in 1818, and is therefore one of the oldest banks in the country. It possesses a large share of the confidence of the lumber trade, and has paid a 7 per cent. dividend to its shareholders for many years back. Its officials and branches are:

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\$400,000, an

BOARD OF DIRECTORS.

JAS. G. ROSS, Esq., President	WILLIAM WITHALL, Esq., Vice-President.	GEORGE R. RENFREW, Esq.
	JAMES STEPHENSON, Esq., Cashier	

JA
P. M. C
A

Branches and Agencies in Canada

Ottawa	Montreal	Toronto	Thorold.	Pembroke.	Three Rivers.
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Quebec, Ba
" St.
Three Rive

THE ONTARIO BANK

The Ontario Bank possesses a capital of \$1,500,000, and a reserve fund of \$575,000, and has secured a large share of commercial patronage. Last year it paid a dividend of 7 per cent. to its shareholders; and although not standing in the front rank of local banking institutions, it does a safe and profitable business in this city. Its officials and branches are:—

DIRECTORS.

Sir Wm. P. HOWLAND, C.B., K.C.M.G., President
 Hon. C. F. FRASER
 A. M. SMITH, Esq.
 R. K. BURGESS, Esq., Vice-President.
 G. M. ROSE, Esq.
 DONALD MACKAY, Esq.
 G. R. R. COCKBURN, Esq., M.P.
 C. HOLLAND, Esq., General Manager

Branches.

Aurora.	Kingston.	Newmarket.	Pickering.
Howmanville	Lindsay.	Ottawa.	Toronto.
Cornwall	Montreal.	Peterboro'	Whitby.
Guelph.	Mount Forest.	Port Arthur.	480 Queen st. W., Toronto

THE UNION BANK OF CANADA.

The Union Bank of Canada is the smallest of the English banks doing business in this city, but it is also one of the most energetic and progressive. It possesses a capital of \$1,200,000 and a reserve fund of \$150,000, and last year paid a dividend of 6 per cent. to its shareholders. Its officials and branches are:—

BOARD OF DIRECTORS.

ANDREW THOMSON, Esq., President
 Hon. THOS. MCGREEVY.
 E. J. HALE, Esq.
 E. J. PRICE, Esq., Vice-President
 D. C. THOMSON, Esq.
 Sir A. T. GALT, K.C.M.G.
 E. E. WEBB, Cashier

Branches

Alexandria, Ont.	Lethbridge, N.W.T.	Ottawa, Ont.	Smith's Falls, Ont.
Iroquois, Ont.	Montreal, Que.	Quebec, Que.	Toronto, Ont.
West Winchester, Ont.		Winnipeg, Man.	

THE BANQUE DU PEUPLE.

The Banque du Peuple is one of the most energetic and prosperous of the French-Canadian banks doing business in this city, and under the able management of Mr. J. S. Bousquet it bids fair to become even more prosperous in the future. It possesses a paid up-capital of \$1,200,000 and a reserve fund of \$400,000, and last year paid its shareholders a dividend of 6 per cent. Its officials and branches are:—

BOARD OF DIRECTORS

JACQUES GRENIER, Esq., President.
 P. M. GALARNEAU, Esq.
 ALPH. LECLAIRE
 GEORGE BRUSH, Esq., Vice-President
 WM. FRANCIS, Esq.
 CHAS. LACAILLE, Esq.
 A. PREVOST, Esq.
 J. S. BOUSQUET, Cashier.

Branches.

Quebec, Basse-Ville: P. D. DU MOULIN, Mgr.	St. Jean, Que.: PH. BAUDOUIN, Manager
" St. Roch: NAP. LAVOIE, Manager.	St. Jerome, Que.: J. A. THÉBERGE, Manager.
Three Rivers, Que.: P. E. PANNETON, Manager.	St. Remi, Que.: C. BEDARD, Manager
Coaticook, P.Q.: J. B. GENDREAU, Manager.	

BENNY, MACPHERSON & CO.

WHOLESALE

IMPORTERS OF SHELF & HEAVY HARDWARE.

Bar, Band, Angle, Hoop and Sheet Iron, Swedes and Norway Iron, Steel Tin Plates, Canada Plates, Galvanized Sheets, Zinc, Anchors, Axes, Anvils, Vices, Cut Nails, Horse Nails, Horse Shoes, Spikes, Cordage, Coil, Chain, Cant Dogs, Grindstones, Window Glass, Oils, Paints, all kinds of Harvest Tools, Builders, Hardware, and Joiners, Tools, House Furnishings, Cutlery and Plated Ware, etc., etc.

Full Line of Sporting Goods.

Guns, Rifles, Revolvers, Game Traps, Ammunition, Cartridge Belts, Bags, Gun Cases, etc., etc.

— ALSO —

Railway and Mining Supplies of every description, viz.: Shovels, Picks, Crowbars, Drill Steel, Wheelbarrows, Scrapers, Steel Hammers, Handles, etc., etc.

388, 390 & 392 ST. PAUL STREET, MONTREAL.

JAMES HUTTON & CO.

SOLE AGENTS FOR

JOSEPH RODGERS SONS & CO., SHEFFIELD,

CUTLERS TO HER MAJESTY AND THE ROYAL FAMILY.

WILLIAM HUTTON & SONS, SHEFFIELD—Useful & Artistic Presents in Sterling Silver & Electroplate.

SHOW ROOMS: 17 ST. HELEN ST., MONTREAL.

LUBY'S

FOR THE
HAIR

RESTORES the NATURAL COLOR, BEAUTY and SOFTNESS to the HAIR.

ber—The Montreal Daily Star.

CO.

McCLARY MANUFACTURING COMPANY.

MAKERS OF

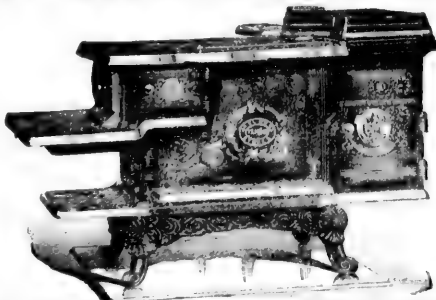
Heating, Cooking, Gas
and Oil Stoves, Furnaces, &c.

TINWARE OF ALL KINDS.

REFRIGERATORS,

Milk Can Trimmings.

Acme Fry Pans.



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LONDON, Ont.

BRANCHES

MONTREAL.

TORONTO.

WINNIPEG

WARE.

ates, Canada
Nails, Horse
nts, all kinds
y and Plated

ses, etc., etc.

Drill Steel,



ARCHITECTS DESIGNS
EXECUTED IN ANY
METAL



H.R. IVES & CO MONTREAL

ARCHITECTURAL IRONWORKS DESIGNS & ESTIMATES
STAIRS OF ANY KIND SUBMITTED.
GATES, FENCES, STABLE FIXTURES
ELEVATOR CARBS &c.



Manufacturers of Hardware, Stoves, Iron Bedsteads, &c.
BARB WIRE FENCING.

Office and Works, Queen Street, - MONTREAL.

R. G. STARKE, President.

ESTABLISHED 1830.

P. A. CROSSBY, Manager

D.

FIELD,

& Electroplate.

THE
IR

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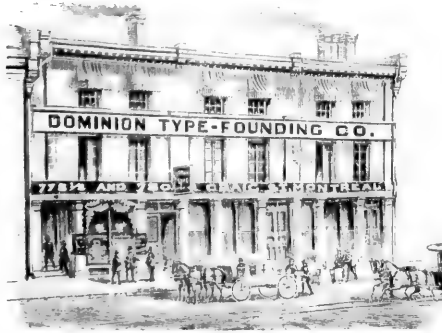
THE DOMINION TYPE-FOUNDING COMPANY, LIMITED, MONTREAL.

AGENTS FOR

R. HOE & CO., NEW YORK,

AND FOR

The Potter, Gordon and Peerless Presses, etc.



Reliance
Wharfedale
Presses.

SOLE AGENTS IN CANADA

Type Founders and Electrotypers. Dealers in Printing Machinery of every description.

SOLE AGENTS FOR

McKellars, Smiths & Jordan, Philadelphia, AND AGENTS FOR ALL OTHER AMERICAN TYPE-FOUNDERS. W. H. Page
Wood Type Manufacturing Co., Morgan Wilcox Manufacturing Co., ALSO FOR Hollywood
Type. AGENTS FOR Charles Enae Johnsons Celebrated Inks & J. H. Bennett & Co.'s Book and
News Inks.



View of the Church of the Holy Trinity, Montreal, Quebec, Canada.

PLACE D'ARMES SQ.



ARMES SQUARE.

Souvenir Number—The Mont

LA BANQUE NATIONALE

Next in order comes La Banque Nationale, a Quebec institution, but doing a large business in this city among French business men. It possesses a capital of \$1,200,000 and a reserve fund of \$100,000, and last year paid a dividend of 6 per cent to its shareholders. Its officials and branches are:—

DIRECTORS

A. GABOURY, Esq., President.	Frs. KIROUAC, Esq., Vice-President
Hon. J. THIBAudeau.	T. LEDROIT, Esq.
A. PAINCHAND, Esq.	E. W. METHOT, Esq.
	LOUIS BILODEAU, Esq.
P. LAFRANCE, Cashier	

Branches

Montreal: ALF. BRUNET, Manager
 Ottawa: P. I. BAZIN, Manager
 Sherbrooke: W. GABOURY, Acting Manager.

LA BANQUE D'HOUELAGA.

La Banque d'Hochelega is credited with a capital of \$1,000,000, of which \$710,000 is paid up, and has a reserve fund of \$125,000 for emergencies. Like most of its French *confreres* it pays a dividend of 6 per cent. Its officials and branches are:—

DIRECTORS.

F. X. St. CHARLES, President.	M. LAURENT, Vice-President.
R. BICKERDIKE.	CHAS. CHAPUT.
	J. D. ROLLAND.
M. J. A. PRENDERGAST, Cashier.	

Head Office, MONTREAL.

Branches.

Three Rivers: H. N. BOIRE, Manager.	Valleyfield: S. FORTIER, Manager
Joliette: J. H. OSTIGNY, Manager.	East End Abattoirs.
Sorel: A. A. LAROCQUE, Manager.	Vankleek Hill, Ont.: WM. FERGUSON, Manager.

LA BANQUE JACQUES CARTIER.

This prosperous little bank possesses a capital of \$500,000, and has accumulated a reserve of \$140,000. It pays a solid 7 per cent. dividend to its shareholders. Its managing director, Mr. A. L. DeMartigny, is an able and popular banker, and in his hands the Hochelega Bank is certain of a prosperous career. Its officials and branches are:—

DIRECTORS.

ALPH. DESJARDINS, Esq., M.P., President.	A. S. HAMELIN, Esq., Vice-President.
J. L. CASSIDY, Esq.	LUCIEN HUOT, Esq.
A. L. DEMARTIGNY, Managing Director.	A. L. DEMARTIGNY, Esq.
	D. W. BRUNET, Assistant Manager.
R. ST. GERMAIN, Inspector.	

Branches.

Beauharnois: H. DORTON, Manager.	Valleyfield: L. DEMARTIGNY, Manager.
Drummondville: J. E. GIRARD, Manager.	Victoriaville: A. MARCHAND, Manager
Fraserville: J. F. PELLANT, Manager.	Montreal, St. Cunegeonde: G. N. DUCHARME, Mgr.
Plessisville: CHEVREUIL & LACRETES, Mgrs.	St. Jean Baptiste: L. G. LACASSE, Manager.
St. Hyacinthe: A. CLEMENT, Manager.	Montreal, Ontario Street: C. H. A. GUIMOND, Mgr.
St. Sauveur (Quebec): N. DION, Manager.	Laurentides, Que.: A. BOYER, Manager.
St. Simon: D. DENIS, Manager.	St. Henri, Que.: F. ST. GERMAIN, Manager.

LA BANQUE VILLE MARIE

this
0,000.

La Banque Ville Marie is the smallest of the French banks doing business in this city, possessing a capital of \$479,250 and a rest fund of \$20,000. Nevertheless it has paid its shareholders a dividend of 7 per cent., and is now doing a safe and prosperous business. Its officials and branches are:—

DIRECTORS

W. WEIR, President.
The Hon. A. H. PAQUET
JOHN McDUGALL

J. G. DAVIE, Vice-President
SOMMERVILLE WEIR.
C. F. VINET

UBALDE GARAND, Cashier

Branches

Berthier: A. GARIEPY, Manager.
Lachute: GEO. DASTON, Manager.
Louisville: F. X. O. LACOURSIERE, Manager.
Nicolet: C. A. SYLVESTRE, Manager
St. Césaire: M. L. J. LACASSE, Manager
St. Jerome: J. A. THEBERGE, Manager.
Point St. Charles (city): W. J. E. WALL, Manager

NOVA SCOTIA BANKS.

and
of 6

The Bank of Nova Scotia and the Merchants Bank of Halifax both have branches in this city. They are maintained more for the purpose of circulation and the sale of exchange than for regular banking business, although both of them do a certain amount of discounting

THE STOCK EXCHANGE.

140.-
L.
oros-

Considering the immense volume of commerce that is transacted in Montreal, the amount of speculation in stocks is unusually small. Montreal's merchants as a rule are very chary of risking their funds in any enterprise outside of their legitimate business; and were it not for the steady demand for good reliable stocks for investment purposes, the stockbroker's lot would not be a happy one. As it is, there are far too many brokers for the limited amount of business offering, and consequently most of them eke out their commissions by speculation on their own account. The fact is "lamb" are shy of venturing upon our local Wall street, even when in the possession of undoubted "tips." There is a hungry, expectant look in the eye of the average broker that renders the boldest of plungers timid. Besides this, the street has been "milked" so often that the public have learnt caution, and no matter how well the brokers may "bull" the market, they decline to rush in or even to venture a trifle. This spirit seems to have come over them of late years, for only a few years ago the street had a large speculative following that rushed in to buy just when the market was reaching the culminating point, and then held on until their margins were exhausted. Those halcyon days are now long past, and the speculator nowadays takes a "flyer" in oil or pork or wheat, and leaves local stocks severely alone. Who is responsible for this condition of affairs it seems difficult to tell. Some blame the bucket shops for first luring away the speculative community to gamble in produce instead of stocks; but now that the bucket shops have practically died out in this city, the speculators do not seem inclined in the least to return to their old love. They continue to put up their margins on produce or oil in Chicago or New York, and do not appear inclined to invest any money in speculation in local stocks, no matter how secure the "pointer" may seem to be.

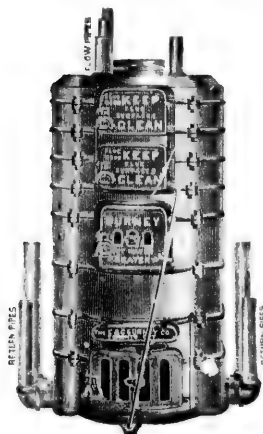
Mgr.
L.
Mgr.

The fact is the stock market has been too severely "milked" in the past. Mysterious information used to leak out from presidents and managers of excellent business and increased dividends shortly to be declared. Up would go the stock. The brokers would "boom" the price, and the public would rush to get in on the ground floor. After the interested parties had sold out all their holdings gloomier anticipations would be indulged in. It would be whispered that things were not so promising. The brokers would commence to hammer the stock, and prices would fall. The public who had got in on the ground floor found that there was a basement beneath, and would hasten to get out before the bottom fell out of the market. The interested clique would buy in again, and a few months later the milking process would begin again.

GURNEY'S IMPROVED HOT WATER HEATER And RADIATOR

Contains every known Improvement
in Hot Water Heating.

The latest improved Top Feed



IMMENSE
HEATING POWER

Economical in Fuel,
EASY TO MANAGE

ELEGANT DESIGN

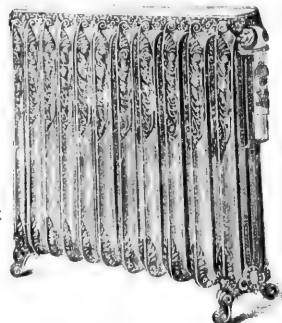
Guaranteed Quicker

Circulation and Greater

Heating Power than
any in the Market.

VERY HANDSOME

IN APPEARANCE



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E. & C. GURNEY & CO.

385 & 387 ST. PAUL STREET, MONTREAL.

SIMPSON, HALL, MILLER & CO.

16 & 18 DeBresols Street, MONTREAL.

HEAD OFFICE AND FACTORIES, - - - WALLINGFORD, CONN.

Branches: NEW YORK CITY, 36 East 14th St. CHICAGO, ILL., 137 & 139 State St. PHILADELPHIA, 504 Commerce St.

Sole Manufacturers and Proprietors of the

Celebrated **WM. ROGERS KNIVES,**

FORKS, SPOONS, &c.

Manufacturers of the

Finest Quality Silver-Plated Ware

Consisting of

Tea Sets, Waiters, Cruets, Pickle Casters, Butter
Dishes, Wine Stands, Epergnes, Fruit
Stands, &c., &c.

THE TRADE ONLY SOLICITED.

SIMPSON, HALL, MILLER & COMPANY,

16 and 18 DeBRESOLS STREET, MONTREAL.

A. J. WHIMBEY, Manager for Canada



ber—The Montreal Daily Star.

TER

Top Feed



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CONN.

CS,
NS. &c.

Ware

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fruit

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,,



Interior View of M. COCHENTHALER'S JEWELLERY STORE, 149 St. James St., MONTREAL.

LEWIS BROS. & CO.

JOBBERS IN

PAINTS, OILS & GLASS,

WHOLESALE HARDWARE DEALERS.

453 ST. PAUL STREET

MONTREAL.

Souvenir Number—The Mont

Naturally the public had its eyes opened in time, and now what stock is purchased by outsiders is almost always for investment. This class of buyers go of course to the staunch and well-established firms, and the consequence is that the younger firms are compelled to do more of a speculative than a brokerage business. Still it is rare indeed to hear of a failure in their ranks. If there is not a bonanza in our local Wall street, there is certainly a comfortable living, and the number of handsome, well-dressed brokers to be seen round the Stock Exchange, never seems to be any less. As in other cities, Monte Carlo stockbrokers are mostly of the *club* society. They are the lions of most social events. They are members of the C. C. A., Jockey Club of the Foxhounds, and officers in the militia regiments. They are usually divorced and have a large family of well-dressed, and seem in nearly every instance to be little more than the average stock exchange speculators of this job.

DRY GOODS

domies such as is only attainable by partially civilized tribes. In its crudest form clothing consists of skins, and in the case of many tribes (notably of the North American Indians) the skin is still the basis of clothing. But as the growth of population diminished the number of wild animals, the available quantity of skins became no longer adequate for such purposes; and when the gradual advance of civilization brought about the domestication of sheep, the felting properties of wool soon became manifest, although we are unable to gauge the length of time that must have elapsed before even the most archaic form of spinning and loom made their appearance. Silk was the next textile material to be discovered. Next came flax and hemp, and at a later day cotton was introduced, and finally jute made its appearance as the last of the family of true textile materials. From these six original sources the most magnificent of the cheapest of our present fabrics are derived, and the enormous variety we are offered affords simply so much evidence of the trained skill and artistic taste that forty centuries of practical experiment have left us as a legacy.

In this country the dry goods trade has always been the pioneer. The early batteaux of the voyageurs which left Montreal to trade among the Indian tribes carried dry goods as one of the principal portions of their cargoes. From the earliest times it has always been the fabric of the loom that is most precious to the uncultivated savage, and that, therefore, forms the most seductive article of barter. The productions of Manchester are the recognized currency of Central Africa, and a hundred years ago occupied a similar position in the wild stretch of forest and prairie that now forms the heart of Canada. As the sturdy pioneers hewed their way into the primeval forest, the trading post became generally the nucleus of the village that was yet to come. Next appeared the general store, a stock of everything from a needle to an anchor, and the village slowly became a small town. The trapper and hunter retreated further into the depths of the forest and the agriculturist ploughed the steadily increasing security. Years rolled by, and, as the little town grew, some merchant, more far-seeing than the rest, cut bravely aloof from tradition, and, banishing groceries, hardware and sundries from his store, launched out at once as a dealer in dry goods solely.

The dry goods was the first trade to become individualized in this country. In this as in every other trade it was the pioneer of independent commerce. As it was first in the retail trade, so it was first in the wholesale. The first wholesale house in this country, dealing in one branch of trade, was a dry goods house, and from that time to this dry goods men have always been in the van of the trade.

Montreal the wholesale dry goods houses occupy a position of great prominence. The President of the Board of Trade, Mr. J. P. Cleghorn, is a dry goods man, and many of our most prominent citizens owe their fortune in this branch of trade. Such names as the Gaults, the Greenshields, the Mackenzies, Robertsons, Johnstons, McEntyres, McLeans and Lintons, are not only those of successful dry goods men, but of men otherwise of mark in this city. Dry goods men are among our most public benefactors, bank directors, railroad magnates and public men. They have long been the men of their energy, enterprise and public spirit. They rank among the wealthiest and most solid of our citizens, and of the magnificent residences that beautify the more aristocratic streets of the Royal City more striking than those of our dry goods men.

To give an idea of the importance of Montreal's dry goods trade, it is necessary to call in the aid of statistics. No statement could give the force and cogency that a few figures can afford. When we state that the imports of dry goods alone amounted last year to \$22,738,755, without taking into consideration the value of cottons and woollens manufactured within our borders, we can give some faint conception of the magnitude to which it has attained; as out of the whole of the imports thus enumerated we can certainly lay claim to three-fifths at least as being handled by her merchants. Taking the figures in detail, we find that the gross sum we have mentioned is composed of the values of the following articles:

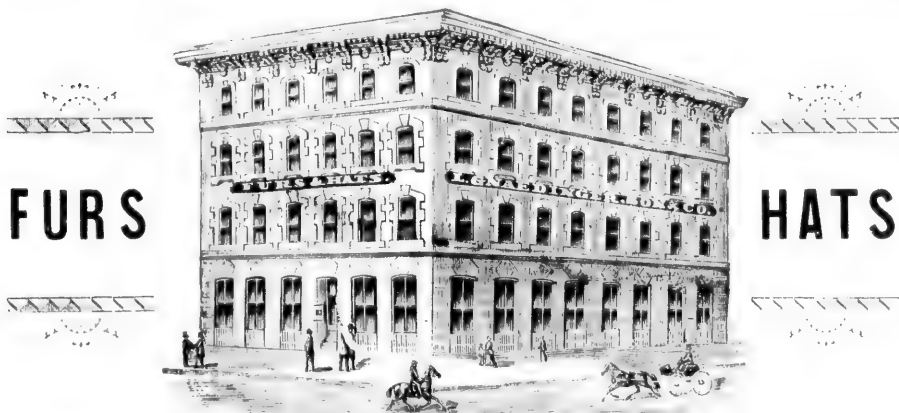
Woolen goods	\$10,455,942	Oilcloth	\$194,855
Cotton	1,321,353	Carpets, mats and rugs	153,225
Wool	2,995,423	Embroideries	183,867
Woolen & flax	1,488,826	Feathers	149,200
Cotton cloths	1,130,415	Collars and cuffs	40,326
Woolen cloths	629,359	Beads	73,945
Woolen goods	92,634	Needles	22,641
Woolen goods	289,700	Millinery sundries	17,044

To transport of goods a small army of travellers is necessary; for nowadays the retail merchant does not depend upon his own door. The old method of coming to town three or four times a week has long since been abandoned, and now the country merchant that does not have

L. GNAEDINGER SON & CO.

90, 92 & 94 St. Peter Street, Corner Recollet Street,

MONTREAL.

*Wholesale Manufacturers & Dealers in all kinds of FURS AND HATS.*

Shippers of Raw Furs.

Our Staff of Eight Travellers visit every part of the Dominion.

B. LEVIN & CO.

IMPORTERS & MANUFACTURERS OF

FINE FURS, HATS, CAPS,

STRAW GOODS.

491 and 493 St. Paul Street, - MONTREAL.

er—The Montreal Daily Star.

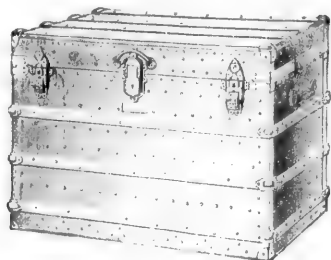
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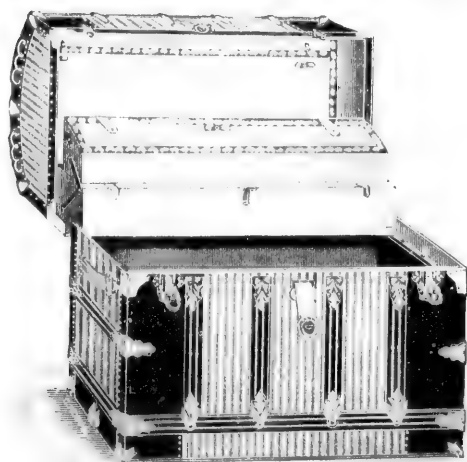


TO TOURISTS.

The Latest Wonder! A Revolution in Trunks!!

An Impregnable, Practically Indestructible Trunk!!!

THE LEATHEROID CAST STEEL LINED RIVETED TRUNK.



The Lightest and Strongest Trunk Extant!

For pleasure travel or Commercial use they are unequalled.

Visit our Warerooms and see for Yourself.

LEATHEROID is the name given by the Inventor to an article much superior to Raw Hide.

In making this Trunk the Leatheroid is lined with a sheeting of CAST STEEL, strongly riveted together—boiler fashion—not a nail is used in its construction. When completed a Trunk is produced which for **LIGHTNESS, STRENGTH AND DURABILITY** is unsurpassed. It stands unrivalled in the manufacturing world.

THE BAGGAGE SMASHER BAFFLED! HIS OCCUPATION VIRTUALLY GONE!

Messrs. EVELEIGH & CO. also manufacture the PATENT ROLLER TRAY TRUNK.

ON ROLLERS!

SIMPLY ROLL IT BACK!

NO LIFTING!

NO STRAINING OF BACKS!

EVERY LADY WILL APPRECIATE IT!

A BOON TO THE TRAVELLING PUBLIC!

J. EVELEIGH & Co.,

Warerooms---1753 Notre Dame st.,

Factory---Vitre & Elizabeth sts.,

Montreal.

TRUNK, PORTMANTEAU and BAG MANUFACTURERS.

Land. Everywhere man wants clothing, and wherever clothing is needed (and often where it is not) the genial clothing drummer is to be found ready to sell linen dusters to the Esquimaux or to load up the farmer of the peach district with a fur-lined overcoat. As a consequence the enormous clothing establishments that are to be found in this city are crowded with work, and consequently can employ thousands of hands that must otherwise lie idle. Such houses as H. Shorey & Co. and E. A. Small & Co. pay out thousands of dollars weekly to the poorest class of workers in this city, and the amount of good they thus do is incalculable. It is only necessary to see the throng of outdoor workers streaming in and out of their doors carrying huge bundles of work in their arms, and note how many of them wear crapes, to recognize that were it not for these clothing houses starvation would stare many a widow and orphan in the face. These establishments give employment at fair rates to thousands who could get it nowhere else; they give the poor widow deprived of her breadwinner a comfortable and industrious living; they lessen the amount of pauperism that would otherwise exist, and therefore we can look without envy upon the wealth accumulated by their owners, since the weak and helpless have benefited thereby.

GROCERIES.

Few indeed of the branches of Montreal's commerce have shown so much expansion and improvement during late years as the grocery trade. One hundred years ago, when the trading bateaux ascended slowly and painfully the current of the St. Lawrence to traffic with the fierce tribes of the Iroquois, the traders carried with them sugar, molasses, tobacco and spirits to barter for the peltry that the savages had accumulated through the preceding winter, and thus laid the first meagre foundation of a trade that now imports eighteen millions of dollars worth of groceries every year. Gradually little trading posts were formed at varying distances from Montreal, where small stocks of groceries were accumulated, and where, as the Indians and half-breeds became more civilized, they began to resort for supplies of rum, powder and sugar. These small traders held their lives in their hands, as they toiled for gain among their savage customers. More than one of them became martyrs to the extension of commerce. Blackened timbers and scalped bodies too often marked the spot where previously a trader had established his log-store; but the spirit of enterprise was aroused, and the inexorable march of commerce could not be checked even by the slaughter of its votaries. Slowly a few houses crept round the trading post. A little later and the group of houses huddled together for mutual protection became a village, and the trading post became a general store. To the original stock the articles necessary for the comfort of the white settler were added. A few more years, and probably an opposition store opened, and then another, and another, and the village grew quietly and steadily as the advance of civilization and cultivation rolled back the savage and his wild companions, and other and more distant points became the frontier of commerce. As years went on and the village continued to grow in importance, under the secureegis of a gradually strengthening government, the demand for luxuries grew apace, and the village store was threatened with loss of custom unless it possessed the necessary variety of stock to meet the demands of its patrons. Soon the more enterprising merchants found it impossible to give attention to the varied requirements of a general store, and finally, as the village expanded into a town, they speedily sold off their general stock and launched out as the pioneer groceries.

No doubt it was a daring step, but it met with the success it deserved. Customers crowded to the new shops that made a specialty of groceries—and yet what shops they were! Night is not more dark than those small, dark groceries, with their dingy counters, and their heterogeneous mass of sugar, flour, salt pork, fish, vegetables and butter, all huddled together on the floor or crowded on the shelves, so different from the bright, sparkling grocery of the present day. The dingy shop of fifty years ago, with its puny windows lit with guttering candles, was a very different sight from the grocery store of the present day, with its immense plate glass windows, sparkling with electric lights; its stock of attractively labelled goods, its marble counters and polished brass scales, and the row of civil, neat young, bearded clerks waiting upon customers. In back settlements to this day we can still see the original grocery, with its grimy floor and greasy counter, and its smell of rancid butter, salt fish and mouldy vegetables, combined into a bouquet that would make a health inspector blush; but in the cities it has long since made way for its brilliant rival, and the customer of the present day, who must have his tea wrapped in foil lest it should lose its flavor, and will accept nothing save the most neatly put up and attractively labelled goods, would as soon think of stepping into a coal cellar as into one of the groceries which were considered good enough by our fathers.

Groceries!—What a vista the mere name conjures up! Tea from far-off China and Japan. Sugar

ESTABLISHED 1872.

SURETYSHIP.**THE GUARANTEE COMPANY
OF NORTH AMERICA.**

THE OLDEST AND LARGEST IN AMERICA.

Paid-up Capital and Resources, - - - over \$1,000,000

THIS COMPANY TRANSACTS NO OTHER BUSINESS.

It has on its books the records of over **120,000** Employees Guaranteed by it in all parts of the Continent in the
Past Twenty-Five Years.**Over \$870,000 have been Paid in Claims to Employers.****Sir A. T. GALT, C.C.M.G.,**
*President.***EDWARD RAWLINGS,**
*Vice-President and Managing Director.***HEAD OFFICE—157 ST. JAMES STREET, MONTREAL.****TORONTO BRANCH—Mail Building. WEDLAND & JONES, Agents.****NEW YORK.
LOUISVILLE.****BOSTON.
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Absolute Bond and**Duplex Bond Policies**Which combine the **BEST FEATURES** of**LIFE AND INVESTMENT INSURANCE.** **BEFORE TAKING A POLICY WITH ANY OTHER COMPANY, GET
THEIR TERMS.****AGENCIES IN ALL THE PRINCIPAL PLACES OF CANADA.****THEIR POLICIES ARE OF THE MOST LIBERAL ORDER.****GEO. W. RONNE, Manager,**
WADDELL BUILDING, MONTREAL

ber—The Montreal Daily Star.

Northern Assurance Company
LONDON, ENGLAND.

BRANCH OFFICE FOR CANADA

1724 NOTRE DAME STREET, MONTREAL.

INCOME AND FUNDS, 1886

Capital and Accumulated Funds.....	\$ 32,905,000
Annual Revenue from Fire and Life Premiums and from Interest upon Invested Funds....	4,835,000
Deposited with the Dominion Government for Security of Canadian Policy Holders.....	200,000

ROBERT W. TYRE,

Manager for Canada

THE STANDARD LIFE ASSURANCE CO.

ESTABLISHED 1825



BONUS YEAR.



Subsisting Insurances.....	\$22,500,000	Investments in Canada, about.....	\$ 500,000
Invested Funds.....	5,750,000	Deposited with Government at Ottawa for Canadian } Policy Holders.....	2,000,000
Annual Income.....	1,750,000		
Bonuses Distributed.....			

LOW RATES. ABSOLUTE SECURITY. UNCONDITIONAL POLICIES. PROMPT SETTLEMENT OF CLAIMS.
LOANS ADVANCED ON SECURITY OF POLICIES TO THE AMOUNT OF THE OFFICE VALUE
PROFITS WILL BE DIVIDED AT END OF THIS YEAR

W. M. RAMSAY, Manager.

GUARDIAN FIRE & LIFE ASSURANCE COMPANY.

ESTABLISHED 1821

CAPITAL PAID UP.....£1,000,000 Stg | Total Funds.....\$20,210,000

FIRE RISKS ACCEPTED AT CURRENT RATES

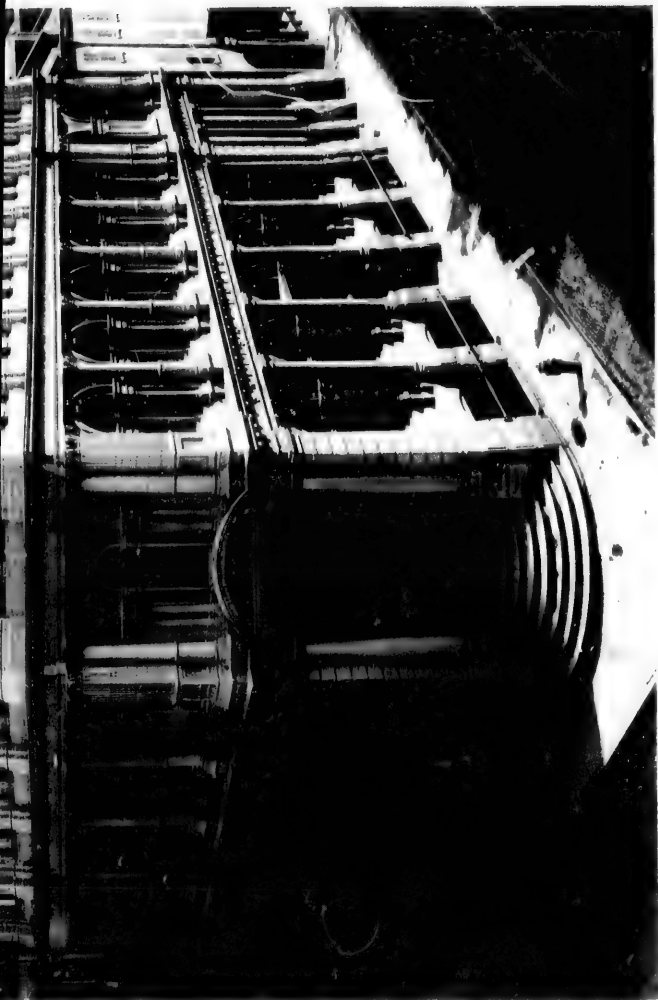
R. SIMMS & CO., and GEO. DENHOLM,

GENERAL AGENTS, MONTREAL

LUBY'S FOR THE HAIR.

Keeps the Head Clean, Cool, and Healthy.





British Empire Mutual Life Assurance Company,

OF LONDON, ENGLAND.

CANADIAN INVESTMENT, OVER \$100,000,000.00

CANADIAN HEAD OFFICE: MONTREAL.

F. STANCLIFFE, GENERAL MANAGER.



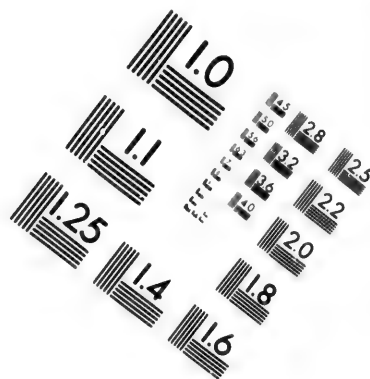
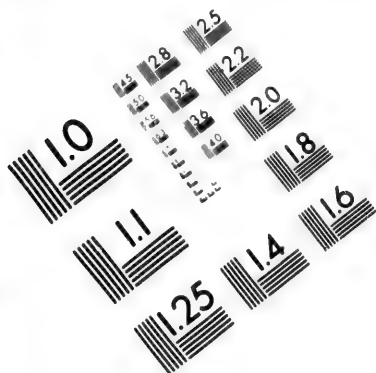
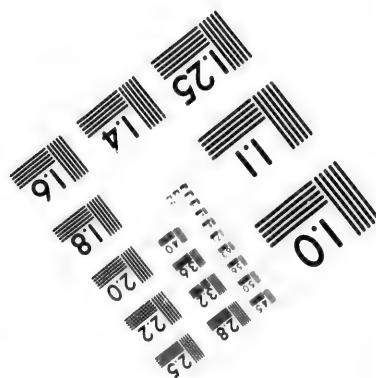
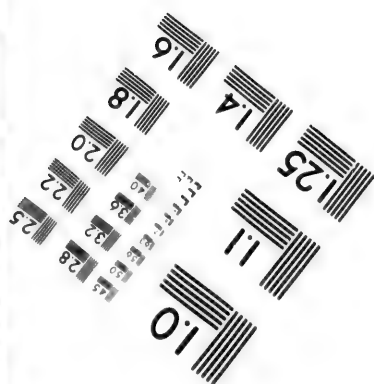
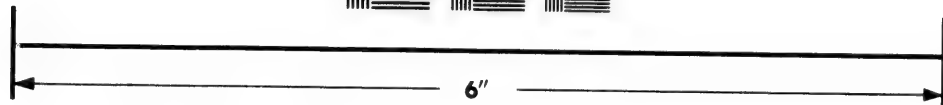
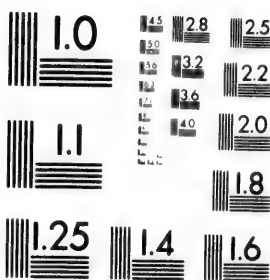


IMAGE EVALUATION TEST TARGET (MT-3)



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Souvenir Number—The Mon

from Manilla or Natal. Currants from Patras. Raisins from Malaga, Valencia, Denia and Smyrna. Figs from the Levant. Prunes from the small Turkish farms of Bosnia. Pepper and cloves from Sumatra. Ginger from the Flowery Empire. Citron from Leghorn. Coffee from Brazil or Java. Cocoa from Bahia or Pernambuco. How the four quarters of the globe have been laid under contribution to furnish the stock of one little shop; and what a wondrous commentary it affords upon the scope of commerce that the product of the whole world can be collected together in one store and sold at a price which even the poorest can afford to pay. Truly no part of the world is distant in these days of steam and electricity. Commerce has covered both land and sea with her network of steel rails and her miles of gleaming canvas. The blue sky of the tropics is dimmed with the smoke of the locomotive and the ocean greyhound. The Hindoo ryot, the Chinese coolie, the West Indian negro and the Canadian farmer can see their varying products grouped together on the one counter. Distance seems to no longer exist. The bands of commerce have drawn each of the nations of the earth so close together that each can enjoy the benefits and commodities possessed by the other, and it is to be hoped that in the fulness of time they may gradually obliterate the present political and racial lines, and convert the whole world into one great commercial community, with each of its separate component parts living in peace and harmony with its neighbors.

In the growth of Canada's grocery trade Montreal has led the way with her usual energy and enterprise. Secure in her position as the terminus of ocean navigation and the commencement of our inland waterways, she has reached out her hands in every direction, until she has at last grasped the trade of the Dominion firmly in her hands. Last year her merchants paid \$9,297,910 in duties alone, or more than all the remaining cities of Canada lumped together. In fact, to have any idea of the magnitude of Montreal's trade it is necessary to call in the aid of statistics. During the year of 1889 the value of groceries entered for consumption in the Dominion amounted to \$17,597,193, composed of the following items:—

Ale and porter	\$181,109	Pickles and sauces	\$ 149,447
Arrowroot, biscuits, meal, etc.....	369,507	Provisions	1,542,819
Flour	596,394	Soaps	90,936
Brooms and brushes.....	104,326	Spices	220,262
Candles	30,588	Spirits and wines	1,315,554
Coffee	512,098	Sugar	5,154,143
Fish	875,180	Molasses	782,230
Dried fruits	947,167	Candy	101,671
Green fruits	818,758	Tea	3,051,706
Coal oil	449,446	Eggs	78,498

This, too, in addition to the supply of such articles as fish, fruits, flour, meats and spirits produced within our own borders. Of this gigantic total at least three-fifths must be credited to Montreal, and possibly, were statistics available, a still larger proportion would be found to have been paid for out of her coffers.

The enterprise of Montreal's grocery houses is well known. There is no village in this Dominion, from Vancouver to Cape Breton, or from the boundary line to the extreme northern limit of settlement, that the grocery drummer does not visit. Everywhere he is present, with his gripsack in his hand and a cordial smile on his face. His sample trunks block the platforms of way stations, and the grooves on the window sills of the small country hotels are worn by his boot heels. And everywhere he is a welcome visitor. His firm is no less active and enterprising than himself. There are firms in this city who keep men on the road year in and year out, who drum up every bit of trade the country can give them, and who keep themselves thoroughly abreast of the times, and they are by no means the exception. They are the rule; for the firm that to-day lags behind in the race must drop out altogether to-morrow.

Like their brethren in the dry goods trade, Montreal's wholesale grocers have formed an association, which is affiliated with the Board of Trade, under the title of the Montreal Wholesale Grocers' Association. Its office-bearers are:—President, George Childs; Vice-President, Chas. P. Hobert; Treasurer, D. T. Tees; Directors, Chas. Chaput, W. W. Lockerby, Jacob Wilson; Committee of Arbitration, Wm. Kinloch, W. W. Lockerby, Chas. Lacaille, J. E. Quintal, H. Ransom; Committee on Prices, Chas. Chaput, Chas. Lacaille and J. C. Rose.

The retail grocers of this city are naturally a large and influential class. In fact the grocery trade may fairly be said to wield more municipal and political power than any other branch of legitimate commerce. As a whole they have suffered less from the effects of competition than their brethren in the dry goods trade, and when a grocery man becomes insolvent in this city there is usually some

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reason for it outside of ordinary causes. Personal unpopularity, lack of cleanliness or taste, inexperience, intemperance or extravagance are usually more to blame for grocery failures than either dulness of trade or over-competition. No doubt the fact that the giving of a certain amount of credit is inseparable from the conduct of the grocery trade in this city may lead to a grocer getting so much upon his books that he is no longer able to pay his way. Over-crediting is one of the rocks upon which the unwary are always liable to split. But, taking them as a body, Montreal's grocers are an exceptionally prosperous body of men. Every year we see clerks behind the counter starting little businesses for themselves; and although a percentage of them may fail, the majority succeed in laying the foundations of a snug livelihood for themselves and their families.

Any mention of Montreal's grocery interests without a few remarks on the great sugar industries located in our midst would be incomplete. Montreal is a sugar refining centre, and monopolizes most of the trade in sugar of the Dominion. Her two giant refineries, the St. Lawrence Sugar Refinery and the Canada Sugar Refinery, give employment to more than a thousand workmen, and turn out millions of pounds of sugar annually of a quality fully equal to the best Scotch. Here again we must appeal to the irrefutable evidence of figures in order to give our readers a true idea of the importance of the sugar industry in Canada. In 1889 Montreal's imports of raw sugars, syrups, melados, etc., were as follows:—

	<i>Lbs.</i>
Sugar, not for refining purposes, not over No. 14 o. s.....	329,394
Sugar, melado and concentrated syrup, for refining purposes, imported direct....	111,567,205
Melado, etc., not imported direct.....	13,010,004
Other sugars.....	3,097,740

This makes a grand total of 128,004,343 pounds of sugar imported into this city and valued at \$3,357,784, while the total quantity entered for consumption reached 145,467,218 pounds, valued at \$3,548,424, on which duty to the extent of \$2,290,898 was paid. This was Montreal's contribution on only one staple in her grocery business.

TRANSPORTATION.

A great distributing centre like Montreal, handling the trade of 3,330,162 square miles of territory, could not exist without the amplest transportation facilities. In order to fulfil her destiny as the commercial metropolis of this great and constantly growing Dominion, it was necessary not only that she should be supplied with an adequate supply of ocean carriers, but also that the country seeking its marine outlet at her port should be covered with a network of railways and canals to enable the farmer to market his cereals at a minimum of cost. All this in the gradual fruition of time she has obtained, and now there centre in this city 12,628 miles of railway, carrying 12,151,105 passengers and 17,928,626 tons of freight per annum. These railways expend \$31,638,000 in working expenses within her borders, and last year received subsidies to the extent of \$3,340,000 from the Government. To receive and transport the vast quantity of freight brought down by the two great railway systems and the inland waterways, required last year the services of 311 vessels, registering 529,538 tons, and carrying crews to the extent of 14,678 men. These figures will give some faint idea of the enormous volume of freight handled at this port; but in order to estimate its component parts it is necessary to first consider its facilities for inland transport, and next the number and quality of its ocean carriers.

RAILWAYS AND CANALS.

The port of Montreal is served by two great trunk lines, or systems, which each controls some hundreds of smaller branch roads and feeders. Each possesses a magnificent depot and ample terminal facilities within the city proper; the main freight yards of the Grand Trunk Railway being at Point St. Charles, and those of the Canadian Pacific Railroad at Hochelaga; while both have equal access to the wharf front.

The Grand Trunk Railway is the pioneer road of Canada; and although the policy of rapid extension and lavish expenditure which has characterized its young and powerful rival has withdrawn popular attention from its steady progress, its officials are by no means the ones to permit the grass to grow upon

EDWARD L. BOND,
 FIRE AND MARINE UNDERWRITER,
 30 ST. FRANCOIS NAVIER STREET,
 MONTREAL.

British and Foreign Marine Insurance Company of Liverpool.

Reliance Marine Insurance Company of Liverpool.

Queen Fire Insurance Company of Liverpool.

Inland and Ocean Marine Insurance on Hulls and Cargoes.

ESTABLISHED 1859.



POOR THING!!

The old style upper has given way all over, all ripped, no solidity nor durability.

G. BOIVIN,

Wholesale Boot and Shoe Manufacturer,
MONTREAL.

SPECIALTIES:

Patent Boot, Made in One Piece
Patent C.P.R. Boot

COMPARE THE TWO.

ESTABLISHED 1859.



WELCOME PERFECTION!

G. BOIVIN'S
 patented boots and shoes made in one piece
 are the best for comfort, durability, and
 cheapness.
 They will not get out of shape.
 They cannot rip nor give way.

J. & T. BELL,

BOOT AND SHOE MANUFACTURERS,

1667 NOTRE DAME STREET,

MONTREAL.

ber—The Montreal Daily Star.

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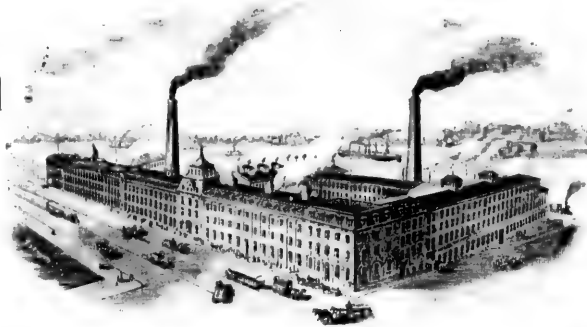
Liverpool.
Cargoes.
ED 1859.



PERFECTION!
VEN'S
Made in the best
of durability and
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CANADIAN RUBBER COMPANY
OF MONTREAL.

MANUFACTURERS OF
Rubber Boots and
Shoes,
Belting, Hose,
and Packing.

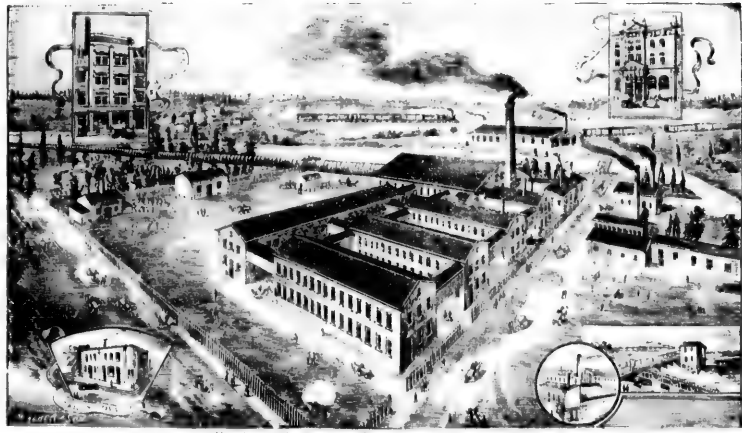


MANUFACTURERS OF
Carriage Cloth,
Moulded Goods,
&c., &c., &c.

FACTORY: Papineau Square, Montreal.	HEAD OFFICE: 333 St. Paul St., Montreal.	BRANCH OFFICE: Corner Yonge & Front Sts., Toronto.
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GRANBY RUBBER COMPANY.

GRANBY
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GRANBY
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RUBBER BOOTS AND SHOES AND RUBBER CLOTHING.
FINE GOODS ONLY.

S. H. C. MINER, President.

Sole Agents: GOODYEAR RUBBER COMPANY OF CANADA (Ltd.).

MONTREAL:
15 VICTORIA SQUARE, 15.

T. V. R. BROWN, Manager,

TORONTO:
53 FRONT STREET, 53

their tracks. The construction of the St. Clair tunnel between Sarnia and Port Huron is progressing rapidly, and, although the necessity of earning every penny before he can spend it fetters Sir Joseph Hickson's hands, his policy is as energetic and abreast of the times as that of the most spirited of his competitors. During the last half year of 1889 the Grand Trunk carried 957 million of ton-miles; of which 714 millions were eastbound and 234 millions westbound, thus showing the preponderance of Canada's exports over her imports. Of this quantity 12,959 carloads were dressed meats from Chicago. The report further shows that the traffic received at Montreal was the largest ever handled by the Company. During the same period the number of passengers carried was 3,669,000 at an average fare of 88½ cents per head; the Company added 1,000 new cars to its rolling stock, and paid out \$260,000 on sidings and bridges, besides laying out \$2,250,000 for doubling the track between Montreal and Toronto, and expending \$790,000 on the St. Clair tunnel. And yet, with all this done, they are still short of engines and cars to haul their increasing traffic, and were their rolling stock half as large again it would be none too large to cope with the amount of freight offered.

The Canadian Pacific is a monument of Canadian pluck and enterprise of which every citizen of the Dominion may justly be proud. That a young country, containing only a few millions of people, should be able in so short a period to create and sustain so gigantic an undertaking speaks volumes for the future of Canada. It would seem hardly possible that less than ten years ago the great continental railroad which now traverses this Dominion from ocean to ocean, and finds its eastern outlet in this city, existed almost wholly on paper. We have grown so accustomed to the enterprise and activity of the Canadian Pacific that we forget how short a time it has been with us, and that it was only four years ago that the main line to Vancouver was first opened for traffic. Its progress has since been unprecedented in the annals of railroad construction. Under its energetic management tracks have arisen as rapidly as though created by a magician's wand, and towns and villages have sprung into existence in places which just a few years ago were traversed only by the prowling Indian. Trade has been fostered and agriculture rendered profitable simply through the traffic facilities it has afforded. Electric lights and telephones exist to-day in places which but for their presence would be the lair of the prairie wolf, and a prosperous and contented community is converting the plains of what, before the arrival of the Canadian Pacific Railway, was justly called the Great Lone Land, into houses for themselves and their children, because through its means they are assured of easy and rapid communication with the great consuming centres of the world.

To give some idea of the vast strides the earning power of the Canadian Pacific has made we give the following comparative table of its receipts:—

	1888.	1889
Passenger receipts.....	\$ 3,800,885	\$ 4,520,241
Freight	8,017,303	8,852,702
Mails.....	263,354	344,834
Express	244,247	242,806
Parlor and sleeping cars.....	187,694	239,103
Telegraph and miscellaneous.....	682,052	830,974
Total receipts	\$13,195,535	\$15,030,660
Expenses	9,324,760	9,024,601
Net earnings.....	\$ 3,870,785	\$ 6,006,059

This shows an increase in net earnings of 55 per cent. in twelve months—a truly marvellous showing. During the same period its land sales amounted to 195,169 acres, realizing \$731,194 at an average price of \$3.74½ per acre. The freight carried by it was:—

	1888.	1889.
Flour, barrels.....	1,607,584	2,024,007
Grain, bushels.....	15,965,682	13,803,224
Live stock, head.....	251,297	276,514
Lumber, feet.....	351,466,992	373,462,550
Firewood, cords.....	107,654	100,288
Manufactured articles, tons.....	600,511	762,238
All other articles, tons.....	586,396	632,518

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The total length of the Company's lines, owned and operated, is 5,186 lines divided, as follows:— Main line, Montreal to Vancouver, 2,906 miles; eastern division, 484 miles; western division, 454 miles; Pacific division, 21 miles. The leased lines include the Ontario and Quebec section, from Mile End westward, 858 miles; Guelph Junction Railway, 15 miles; Atlantic and North-western section, Lachine bridge to Mattawankeag, 327 miles; St. Lawrence and Ottawa section, and connections, 57 miles.

CANALS.

The canal system of Canada, which finds its tidewater terminus in the port of Montreal, is one of the most complete in the world. It unites the chain of great lakes into one commodious waterway, which by its healthy competition maintains freight rates at a proper level, and thus precludes any idea of a traffic monopoly. During the year 1889 the total tonnage carried and the tonnage of the vessels traversing the canals were as follows:—

	Tonnage, tons.	Freight, tons.
Welland canal.....	939,035	938,254
St. Lawrence canals.....	1,575,938	843,216
Chambly canal.....	249,367	250,645
Ottawa canal.....	431,289	705,132
Rideau canal.....	184,575	116,371

During the same period 73,578 passengers were carried by vessels passing through the Canadian canal system.

OCEAN CARRIERS.

If we except New York, there is no city upon the American continent that enjoys such a magnificent ocean service as does Montreal. Five powerful lines of regular steamers ply between this port and Europe, and during the season of navigation the wharves are crowded with steamers and sailing vessels from every country possessing an ocean-going marine. Day and night the busy hum of work goes on, and the whirl of steam winches, the hoarse shouts of the stevedores and longshoremen, and the rattle of long trains of freight cars never cease. The glittering line of electric lights that marks out the harbor renders discharging and loading possible at any hour; and as the deepening of the ship channel allows even the largest ocean leviathans to take on board their entire cargo here, that portion formerly lightered to Quebec is now taken on board at Montreal. In the daytime the harbor is gay with bunting and with the brightly colored funnels of the regular line steamships, and at night the brilliantly lit up leviathans make a most attractive picture. It is the harbor that forms one of the principal attractions of Montreal to visiting tourists, and in the excursion season the revetment wall is crowded with interested sightseers. But these are only attracted by the picturesqueness and novelty of the scene; only rarely do they realize that they are gazing on the cause of Montreal's prosperity, or that the export traffic of this great Dominion is seeking its natural outlet under their eyes.

Principal among the crowd of vessels seeking cargoes at this port come the steamships belonging to the regular lines, such as the Allan, the Dominion, the Beaver, the Donaldson, the Ross, the Thomson the Black Diamond, the Hansa and the Bossiere lines, which control, all told, a fleet of 80 ocean steamships. At the head of these come the two lines of Royal Mail steamships, the Allan and the Dominion, the former of which is the pioneer line of Canada, and has kept pace with its growth and prosperity, until it is now composed of the following double-engined Clyde-built iron and steel steamships. They are built in water-tight compartments, are unsurpassed for strength, speed and comfort, and are fitted up with all the modern improvements that practical experience can suggest.

Arcadian.....	931...Capt. C. Mylins.	Newfoundland.....	919...Capt. McGrath.
Assyrian.....	3,970... " John Bentley.	Norwegian.....	3,523... " W. Christie.
Austrian.....	2,458... " Vipond.	Nova Scotian.....	3,805... " R. H. Hughes.
Brazilian.....	4,100... " Whyte.	Numidian.....	4,750... [Building.]
Buenos Ayrean.....	4,005... " R. Carruthers.	Parisian.....	5,359... " Joseph Ritchie.
Canadian.....	2,906... " Dunlop.	Peruvian.....	3,038... " John Wallace.
Carthaginian.....	4,214... " A. Macnicol.	Phœnician.....	2,425... " John Kerr.
Caspian.....	2,728... " R. P. Moore.	Polynesian.....	2,988...Lt. R. Barrett, R.N.R.

A. HURTEAU & FRERE,
Marchands de Bois de Sciage,

92 RUE SANGUINET.

MONTREAL.

CLOS:

Coin des rues Sanguinet et Dorchester.

BELL TELEPHONE No. 6243.

FEDERAL " No. 1647.

BASSIN WELLINGTON en face des BUREAUX du GRAND TRONC.

BELL TELEPHONE No. 1404.

A. HURTEAU & BRO.
LUMBER + MERCHANTS,

92 SANGUINET STREET,

MONTREAL.

YARDS:

Corner Sanguinet and Dorchester Sts.

BELL TELEPHONE No. 6243.

FEDERAL " No. 1647.

WELLINGTON BASIN, opposite GRAND TRUNK OFFICES.

BELL TELEPHONE No. 1404.

RONAYNE BROS.

ESTABLISHED 1896.

Boots and Shoes,

CHABOILLEZ SQUARE,

MONTREAL.

Agents for James Means' (Boston) Celebrated 3, 4 and 5
 Dollar Shoes, and The Goodyear Rubber Glove Co.'s
 (New York) Fine Goods.

PICAULT & CONTANT,
Chemists and Druggists.

Drugs, Perfumery, Fancy Articles, Patent Medicines,
 Family Receipts and Physicians' Prescriptions a SPECIALTY.

Proprietors of the Celebrated Cough Remedy, DR. PICAULT'S
 PULMONARY ELIXIR.

1475 NOTRE DAME STREET,

MONTREAL.

Walkers

PURE CANDY.

TO ANY ADDRESS, ENCLOSE FROM \$1.00 UP, TO

HEADQUARTERS 254 ST. JAMES STREET.

MONTREAL.

GEORGE W. REED,
Roofing and Roofing Materials

OF EVERY DESCRIPTION.

Asphalt and Vulcanite Flooring.

783 and 785 CRAIG STREET,

MONTREAL.

ber—The Montreal Daily Star.

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STREET,

G. & J. ESPLIN,

MANUFACTURERS OF ALL KINDS OF

BOXES : AND : PACKING : CASES,

DOVETAILED AND PRINTED BOXES.

Special attention given to Spice, Druggist Sundries, Tobacco, and Cigar Boxes.

Factory and Office :—Corner Duke and Ottawa Streets,

MONTREAL.

ROOFING!

SPARHAM FIRE-PROOF ROOFING CEMENT CO.

The Sparham Cement Roof is the only roof that has given perfect satisfaction and stood the test of our climate for the past twelve years. All other cement roofs have been failures.

CAUTION.

The Sparham Cement Company hereby warns the public against all cements except—the original—Fire-proof Roofing Cement, patented and manufactured only by themselves.

The Sparham Company warns the public against all cements used by different roofers—called Sparham—as being spurious.

The only roofers in Montreal and vicinity who are supplied with the real article and patented by this Company are Messrs. Campbell & Co., the agents in Montreal.

GUARANTEE.

All roofs laid by Campbell & Co. have the guarantee of the Sparham Company, which has \$60,000 capital paid up—a substantial guarantee—not on paper.

ROOFS.

Roofs laid in Montreal with our cement TEN YEARS ago are as good to-day as when laid and have had no repairs. For further information and testimonials apply head office, 309 St. James Street, Montreal.

Agents appointed throughout the Dominion and the United States.

C. L. MALTBY, Sec.-Treas.

GEORGE BRADSHAW & CO.

Packing : Box : Makers, Saw : and : Planing : Mill

AND LUMBER MERCHANTS.

Office : 41 Basin Street, - - - - MONTREAL.

LUBY'S FOR THE HAIR

STRENGTHENS WEAK HAIR & STOPS ITS FALLING OUT.





CHRIST CHURCH CATHEDRAL, NEW HAVEN, CONNECTICUT

CHRIST CHURCH CATHEDRAL

Souvenir Number—The Mo

Circassian.....3,724...Capt. Alex. McDougall.	Pomeranian.....4,364...Capt. W. Dalziel.
Corean.....3,488... " C. J. Menzies	Prussian.....3,030... " Jos. Ambury
Grecian.....3,613... " C. E. LeGallais	Rosarian.....3,500... " D. McKillop
Hibernian.....2,997... " John Wallace.	Sardinian.....4,376... " Wm. Richardson
Lucerne.....1,925... " Nunan	Sarmatian.....3,647... " John Brown.
Manitoban.....2,975... " Johnstone.	Scandinavian.....3,068... " John France
Mongolian.....4,750... " Smith	Siberian.....3,904... " John Park
Monte Videan.....3,500... " W. S. Main.	Waldensian.....2,256... " D. J. James.
Nestorian.....2,689... " J. Goodwin.	

Next in importance comes the Dominion line, which also carries the Royal Mails, and is composed of the following full-powered ocean steamships

Dominion.....3,176 tons.	Sarnia.....3,716 tons
Idaho.....3,608 "	Texas.....2,817 "
Indiana.....3,584 "	Toronto.....3,315 "
Ontario.....3,176 "	Vancouver.....5,217 "
Oregon.....3,716 "	

Messrs. Robert Reford & Co., of this city, control the agencies of the following lines:—

THOMSON LINE TO LONDON AND NEWCASTLE

Aylona.....2,000...Capt. Hawick	Escalona.....2,000...Capt. Cummings
Barcelona.....2,000... " Boyle	Fremona.....3,500... " Anderson
Bracoria.....2,000... " Tait.	Gerona.....4,000... " Sangster

ROSS LINE TO LONDON.

Erl King.....2,000...Capt. ———	Sea King.....4,000...Capt. Peace
Norse King.....4,000... " Gould	Storm King.....4,000... " Crosbie
Ocean King.....2,600... " O'Toole	

DONALDSON LINE TO GLASGOW.

Alides.....3,500...Capt. Rollo	Circe.....3,000...Capt. Jennings
Amarynthia.....4,000... " Crichton	Colnia.....2,000... " Brown
Concordia.....3,000... " Taylor	Warwick.....3,000... " Coutts.

The other regular lines visiting this port are

THE BEAVER LINE TO LIVERPOOL.

Lake Huron.....4,100...Capt. P. D. Murray	Lake Superior.....5,000...Capt. Wm. Stewart.
Lake Nipigon.....3,300... " C. F. Herriman	Lake Winnipeg.....3,300... " F. Carey.
Lake Ontario.....3,300... " H. Campbell.	

THE HANSA LINE TO HAMBURG

S.S. Baumwall [building].....4,000 tons.	S.S. Pickhuben [new].....4,200 tons.
S.S. Cronon.....3,100 "	S.S. Steinhof [new].....3,500 "
S.S. Grashbrook.....3,000 "	S.S. Stubbenhuk [new].....4,200 "
S.S. Grimm [new].....3,600 "	S.S. Wandrahm [building].....
S.S. Kehrwieler.....3,100 "	

THE BLACK DIAMOND LINE TO THE LOWER PORTS.

S.S. Bonavista.....	1,659 tons capacity.	S.S. Cape Breton.....	2,500 tons capacity
S.S. Cacouna.....	2,000 " "	S.S. Coban.....	1,350 " "

INSURANCE.

There is no business community on this continent more thoroughly alive to the advantages of insurance than that of Montreal. In every class, from the humblest retail storekeeper to the wealthiest of our merchant princes, the blessings of insurance are fully appreciated, and the necessity of invoking its aid is firmly impressed on all with whom they come in contact. On the invoices and billheads of the larger firms the pithy question, "Are you insured?" appears in scarlet, and it is indeed seldom that the question is not answered in the affirmative; while, if the retailers do not take equally effective measures to keep the question constantly fresh in the minds of their customers, they are none the less vigorous advocates of insurance both in example and precept. It is rare indeed in this pushing city to have to pen the words "No insurance" after the account of any fire. The insurance may be inadequate, it is true. It may be that a spirit of false economy may have induced the sufferer to insure for a less sum than the amount of loss the fire may entail; but it is seldom that the loss falls entirely upon him. There is usually some interested company to share the burden, and generally to a substantial extent.

Under these circumstances it is not wonderful that insurance companies prosper in this city. Montreal, from an insurance point of view, is an exceptionally well built city. It contains fewer wooden houses than any city of its size on this continent, and thus it is next to impossible for any extensive conflagration to arise. It possesses one of the finest and best equipped fire brigades in America, with an efficient chief and an energetic and progressive fire committee at its head. It enjoys a system of water supply second to none in the world, and the magnificent pressure enables its firemen to cope with any ordinary fire without the aid of steam engines. It is little wonder then that Montreal risks are eagerly competed for, or that new companies yearly enter so promising a field for the development of business, since in this city it is the rule that the fire is always confined to the building wherein it started, and the cases in which it is enabled to spread to the adjoining buildings are extremely rare.

Not only this, but the fact that Montreal forms the commercial centre of the Dominion is a most powerful inducement to the insurance companies to locate their headquarters in this city. No matter whether the company be a native or a foreign one, its managers always recognize the fact that its head office must be in Montreal, and the magnificent structures reared for this purpose by the wealthier companies bear silent testimony to the supremacy of Montreal as an insurance centre. The palatial structures erected by the New York Life, the Imperial, the Royal and the Standard Life are all instances of this fact, and every year we witness other companies added to the number of those who have located themselves permanently in our midst.

FIRE INSURANCE.

At present Montreal possesses six Canadian, twenty-one English and six American companies engaged in insurance against fire. These companies have a net amount at risk of \$607,597,456, divided as follows:

Company.	Amount at Risk.	Company.	Amount at Risk.
British America.....	\$23,943,490	London & Lancashire.....	\$15,756,516
Citizens.....	23,994,371	London Assurance.....	11,058,668
Eastern.....	2,310,538	National of Ireland.....	7,405,103
Quebec.....	7,014,214	North British.....	38,995,535
Royal Canadian.....	18,261,028	Northern.....	19,400,955
Western.....	39,806,617	Norwich Union.....	12,122,511
Atlas.....	5,428,210	Phoenix of London.....	24,581,682
Cal-donian.....	13,020,113	Queen.....	25,116,876
City of London.....	12,453,718	Royal.....	77,724,318
Commercial Union.....	31,431,466	Scottish Union & National.....	14,828,312
Employers' Liability.....	117,267	Ætna Fire.....	9,650,865



IRA GOULD & SONS,

MILLERS,

MONTREAL.

BRUNEAU, CURRIE & CO.,

MONTREAL,

WHOLESALE AND RETAIL DEALERS.

Flour, Bran, Mill Feed, Oatmeal, Cracked Wheat, Buckwheat Flour, Split
Peas, Graham Flour, Pot Barley, Shorts, Cornmeal,
Pearl Barley, Rye Flour.

MANITOBA STRONG BAKERS' AND PATENTS A SPECIALTY.

SHIPPERS OF MANITOBA WHEAT AND OTHER GRAIN.

COLD STORAGE.

D. S. HISLOP,

WM. MELDRUM

HIBLOP, MELDRUM & Co.,

COMMISSION MERCHANTS,

WHOLESALE DEALERS IN BUTTER, EGGS AND COUNTRY PRODUCE,

235, 237 & 239 COMMISSIONERS STREET,

MONTREAL.

PERSONAL ATTENTION GIVEN TO THE SALE OF ALL GOODS ENTRUSTED TO OUR CARE.

ADVANCES MADE, AND ALL ENQUIRIES BY
MAIL PROMPTLY ANSWERED.

umber—The Montreal Daily Star.

J. W. PATERSON & CO.,

47 Murray Street, Montreal,

— MANUFACTURERS AND IMPORTERS OF —

*TARRED AND PLAIN BUILDING PAPERS (ANCHOR, STAR, AND
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SICILIAN ASPHALT, PLUMBAGO, FOUNDERS' FININGS & SUPPLIES*

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<i>Company.</i>	<i>Amount at Risk.</i>	<i>Company.</i>	<i>Amount at Risk.</i>
Fire Insurance Association.....	14,420,992	Agricultural of Watertown.....	22,548,377
Glasgow and London.....	22,033,296	Connecticut Fire.....	4,485,700
Guardian.....	14,341,048	Hartford.....	11,922,025
Imperial.....	23,643,456	Insurance Co. of North America..	355,260
Lancashire.....	24,374,150	Phoenix of Brooklyn.....	8,312,959
Liverpool & London & Globe.....	38,698,423		

This makes a total of \$115,330,258 for Canadian companies, \$450,952,615 for English companies, \$57,275,186 for American companies; or a colossal total of \$607,597,456.

LIFE INSURANCE.

If the citizens of Montreal are liberal patrons of the fire insurance, they are still more so of those who bend their energies and employ their capital in the various phases of life insurance. To the shrewd man of business life insurance is a necessity; and he would no more think of abandoning his policy than of deserting his wife and family. Under these circumstances Montreal has proved an exceptionally fruitful field for life insurance companies, and from the gigantic American corporations to the smallest Canadian company, all are doing a prosperous and increasing business among our citizens.

At present there are twelve Canadian, sixteen British and fourteen American companies doing business in this city, and at the close of the past year they had \$231,946,270 worth of life policies in force. During the same period they paid death claims and matured endowments to the extent of \$2,873,968, and had unsettled claims outstanding to the extent of \$165,290 in addition. Their premium income for the year amounted to \$2,785,403. The names of the various companies licensed to do business, with the net amount of policies they have in force, are given in the subjoined table:—

<i>Company.</i>	<i>Amount in Force.</i>	<i>Company.</i>	<i>Amount in Force.</i>
Canada Life.....	\$54,804,618	Reliance.....	\$ 308,819
Citizens.....	2,097,956	Royal.....	789,572
Confederation.....	17,574,828	Scottish Amicable.....	339,581
Dominion Life.....	231,500	Scottish Provident.....	196,173
Dominion Safety Fund.....	2,057,000	Scottish Provincial.....	716,624
Federal.....	10,058,837	Standard.....	11,328,482
London Life.....	1,644,285	Star.....	663,841
Manufacturers Life.....	5,723,100	Ætna.....	18,251,860
North American.....	8,470,620	Connecticut Mutual.....	2,494,406
Ontario Mutual.....	13,071,400	Equitable.....	16,300,252
Sun Life.....	11,670,817	Germania.....	201,495
Temperance and General.....	2,984,972	Metropolitan.....	1,508,544
British Empire.....	5,307,707	Mutual Life.....	10,285,986
Commercial Union.....	782,980	National Life.....	194,660
Edinburgh.....	449,754	New York Life.....	14,320,863
Life Association of Scotland.....	2, 77,603	North Western.....	625,882
Liverpool & London & Globe.....	280,760	Phoenix of Hartford.....	1,360,863
London & Lancashire.....	6,057,801	Provident Savings.....	897,000
London Assurance.....	28,347	Travellers.....	4,080,079
North British.....	808,700	Union Mutual.....	4,505,020
Queen.....	284,442	United States Life.....	1,323,025

These statistics prove conclusively how firm the hold of the Canadian companies is upon the life insurance of this country. Out of the total of \$232,000,000 now in force their share is \$125,000,000, or 54 per cent.; while the British companies secured \$30,000,000, or 13 per cent., and the American companies \$77,000,000, or 33 per cent. of the total. In Montreal the motto of our business men has always been "Canada first," and in no branch of commerce is this more visible than in the case of life insurance.

ACCIDENT INSURANCE.

In a large manufacturing city like Montreal great attention is of course paid to accident insurance. The busy whirl of machinery that testifies to the magnitude of our industrial interests inevitably brings in its train exposure to accident, whether from non-preventable causes or from the negligence of work-

men. Then again the enormous commercial interests of this city require the service of a small army of drummers, who are constantly on the wing, and therefore exposed constantly to the dangers inseparable from railroad travel. The streets, busy with the never-ceasing traffic, are full of peril to the careless pedestrian. And then there are the constant petty accidents that arise from trivial incidents of everyday life, which no amount of care can possibly obviate. All these elements of exposure to injury by accident require to be provided for, and in these days when time is literally money, and when enforced idleness may mean the infliction of privation upon innocent women and children, it would be criminal in any breadwinner did he not avail himself of the magnificent opportunity offered him to secure himself against the many mishaps to which every man is liable. Montreal then affords a fine field for the operations of an accident insurance company, and we find nine companies occupying it already, who paid last year the sum of \$148,360 in losses, and have a total of \$43,785,729 now in force.

GUARANTEE COMPANIES.

Surety companies are becoming daily more popular in commercial circles as a preventative against fraud or embezzlement. Experience has shown that when friends or relatives become bondsmen for persons who afterwards default a settlement is perforce effected by which the culprit escapes the full penalty of the crime. But when a surety company is on the bond retribution is certain. They make a point of hunting the offender down, and of forcing him to stand his trial and serve out the sentence imposed by the court. As a consequence men whose honesty is insured by these companies have the strongest motives for remaining in the paths of rectitude. At present there are three companies operating in this city, with an aggregate sum of \$10,721,160 at risk.

MARINE INSURANCE.

One of the earliest applications of the principles of insurance to commercial ends was that of insuring against the perils and dangers of the sea. The ruthless ocean was regarded with peculiar awe by the merchants of earlier days, for their small ships and crude nautical instruments rendered losses by shipwreck far more frequent than they are in these days of huge steel steamships and ocean highways. In the old days when voyages occupied years and seamen were mourned as dead by their relatives, marine insurance was first invented (at Genoa, it is said), and its speculative character and real value soon rendered it popular. Since then the name of Lloyd's has become famous the whole world over. New underwriters daily enter the field of marine insurance, and we may venture to say that from the lofty ocean liner to the humblest mud-barge, there is hardly a vessel afloat whose owners do not avail themselves of the advantages of insurance.

Like all cities forming the termination of an ocean highway, Montreal does largely in marine insurance, both ocean and inland. During 1889 the companies doing business in this city report the gross amount of policies, new and renewed, as \$46,250,226 for ocean business and \$80,641,481 for inland risks. This gives us a grand total of \$126,891,707—a sum that points out the magnitude of Montreal's maritime interests in a most convincing manner.

FLOUR AND GRAIN.

As the principal port of so large a grain exporting country as Canada, the movement of grain in Montreal attains colossal proportions. The teeming prairies of the North-west, the thriving farms of Ontario, and the broad acres of Dakota and Minnesota all unite to pour their wealth of wheat through Montreal on its road to its eventual market in Europe. The stream of loaded cars pouring along the wharf front, or standing in long trains under the gigantic elevators; the floating elevators steaming about the harbor, or moored alongside huge ocean steamships transferring their golden cargo to the gaping holds; the bagging barges with their crowds of busy baggers, and the endless processions of heavily laden lorries with their loads of bagged grain, all testify to the importance of this city as the greatest grain *entrepot* of Canada; while it is only necessary to see the huge mills towering into the air on the canal bank to realize on how large a scale the flour industry is prosecuted in this city.

The export of grain from Montreal during the past season reached about ten and a quarter millions

D. A. McCASKILL & Co.,



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21 & 23

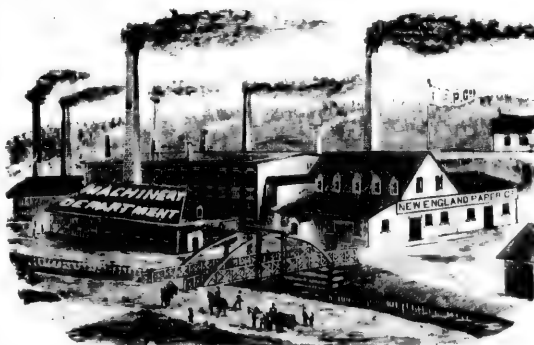
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HAVANA PEARL.

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FIVE CENTS

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PERFECTION.

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FOR SALE BY ALL LEADING CIGAR DEALERS IN THE DOMINION.

Special Brands made for the Jobbing Trade at \$2 per 1000 cheaper than any firm in Canada, quality considered. Retailers! Why pay \$35 for a 5 cent Cigar when you can get a superior article, Fascinator, for \$30?

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E. McALL, MONTREAL.

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Souvenir Number—The Mo

of bushels, showing the enormous gain of four and a half million bushels over those of the preceding year; but the most encouraging feature of the year's trade is not its extent—large as that now is—but the fact that the increase has been gained entirely from points of production where there existed an active competition from all the Atlantic ports for the export trade. This shows the superiority of Montreal as a shipping point. With the exception of a small crop of peas Canada had very little surplus of grain to export during either of the last two crop years, and the entire shipment of grain from this port was drawn from the United States. And yet this enormous total of 10,250,000 bushels chose the St. Lawrence route in favor of that via its own ports. Could any argument more cogent than this in favor of Montreal as a grain port be found?

In flour a similar condition of affairs is manifest; and it is to the large quantity of American flour seeking its outlet at this port that the bulk of the shipments are due. At the commencement of the season large stocks (principally of American grades) were held in the city, and, owing to the depression then existing in this branch of trade, realization has proved exceptionally difficult. But at the close of 1889 stocks in store here were fully 25,000 barrels less than at the same date in 1888, and the market is rapidly attaining a more healthy and hopeful condition.

To give any idea of the movement of grain and flour from this port we subjoin a few necessary tables; the first of which shows the aggregate of grain, flour and meal (reduced to grain) received and shipped from this port during the past five years:—

	1889.	1888.	1887.	1886.	1885.
	Bush.	Bush.	Bush.	Bush.	Bush.
Receipts.....	18,722,865	14,711,495	20,795,976	22,170,148	17,210,165
Shipments.....	15,257,678	10,207,802	18,701,767	20,884,173	15,266,781

To separate these figures into their component parts and estimate their relative importance, it is necessary to give the following details. The total receipts of produce at this port during the year just past amounted to:—

	Wheat. bush.	Corn. bush.	Peas. bush.	Oats. bush.	Barley. bush.	Rye. bush.	Flour. brls.	Oatmeal. brls.	Cornmeal. brls.
Per Grand Trunk Railway.....	169,122	30,691	857,810	547,723	112,148	650	426,719	40,575	488
Per Canadian Pacific Railway.....	1,229,145	25,232	222,578	265,027	106,524	7,377	477,539	16,112	950
Via Lachine Canal and River.....	2,446,899	6,852,514	193,965	111,257	64,231	68,472	64,588	68	270
Total, 1889.....	3,836,166	6,908,467	1,274,353	924,007	282,903	76,499	968,876	56,755	1,708
Total, 1888.....	5,048,809	2,895,924	1,655,454	649,690	189,598		933,121	21,567	2,299
Increase or decrease.....	1,212,643	4,032,543	218,899	274,317	93,305	76,499	35,755	35,215	591
	Decrease.	Increase.	Increase.	Increase.	Increase.	Increase.	Increase.	Increase.	Decrease.

The total shipments of produce from this port during 1889 as compared with those of the preceding year read as follows:—

	Wheat. bush.	Corn. bush.	Peas. bush.	Oats. bush.	Barley. bush.	Rye. bush.	Flour. brls.	Oatmeal. brls.	Cornmeal. brls.
Europe and via River St. Lawrence, Lower Ports, via River St. Law- rence.....	2,285,930	6,553,950	914,162	19,920		69,213	519,579	55,286	
Via Lachine Canal and River Steamers.....	1,582	5,830	11,215	3,092	5,291		196,090	3,219	2,182
Per Grand Trunk Railway and Montreal and Champlain Rail- way.....	68,982	116,087	89,948	68,990	3,389		87,858	165	
Total, 1889.....	2,356,494	6,720,830	1,016,491	95,700	12,829	69,213	871,967	59,012	4,555
Total, 1888.....	2,171,534	2,808,276	1,016,650	78,806	14,166		785,638	16,892	4,430
Increase or decrease.....	184,960	3,912,554	159	16,894	1,346	69,213	89,029	42,210	105
	Increase.	Increase.	Decrease.	Increase.	Decrease.	Increase.	Increase.	Increase.	Increase.

Any review of the grain export trade of this city that did not include some mention, however brief, of the importance of further increasing the harbor accommodation could not be other than incom-

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plete. The limit of our ocean trade is the tonnage capacity available during the season. The future prosperity of the St. Lawrence route depends then upon the enlargement of the harbor and dock accommodation to its utmost limit and on the continual deepening and improvement of the ship channel. A port which already handles 9,959,286 bushels of grain, 131,268,955 feet of deals and 23,020,663 feet of lumber, besides 85,659 head of cattle, 58,683 sheep and an enormous quantity of other produce during the season requires even more spacious wharf room than Montreal possesses at present; and it is gratifying to know that the Harbor Commissioners fully recognize this fact. The finances of the harbor during 1889 showed a satisfactory increase in revenue of \$32,000; but the magnitude of the works required to accommodate the growing trade of the port will require to be provided for much more rapidly than any ordinary increase in the revenue would sanction. Already a good beginning has been made on works of an extensive scale at Hochelaga, and 1,300 feet of the new wharves will be ready for use this summer. The ship channel, too, has been so deepened that on the 7th of August last, when the water was by no means high, the ocean steamship "Vancouver" of the Dominion line passed through drawing 27 feet 2 inches, and there has been no necessity this season to lighter a single package of cargo to Quebec.

The plans for the improvement and extension of the harbor and for the prevention of floods have been carefully discussed by the Board of Trade and the Corn Exchange. The plan ultimately accepted by these bodies was handed to the Harbor Commissioners, and, with some slight modifications, adopted and submitted to the Government for its approval. Should it receive the sanction of the Government it is to be hoped that means may be found whereby the civic and harbor authorities may be enabled, conjointly, to enter on this important work without delay.

LEATHER, BOOTS AND SHOES AND RUBBERS.

The Province of Quebec is the largest leather manufacturing section of this country. Owing to its natural advantages,—its wealth of hemlock bark, its abundant water power and its cheap labor,—it is exceptionally suited to the tanning trade, and as a consequence we find that the production of leather is one of the staple industries of the province, and that there are now 150 tanneries in operation, turning out some millions of sides of black and sole leather every year. For this leather Montreal is the largest customer, although of late the city of Quebec has commenced to run this city close.

During the past year the leather trade was depressed. Stocks accumulated in jobbers' hands, and at one time leather was fairly a drug in the market. Of late, however, a marked change has come over the leather trade. The United States stock became gradually reduced, until a brisk demand for hides set in, and American buyers began to cross into Canada and take up hides wherever they could find them in order to fill orders. England, finding but little stock in United States markets, turned her attention to Canada, and not only purchased some very heavy lots, but accepts readily at good prices any shipments sent to her. This has had the effect of relieving our market of any surplus stock, and, as a natural result, of stiffening prices. Shoe manufacturers are glad to make contracts ahead to-day at prices they would have laughed at two months ago, and it is evident that prices must go up still further if tanners are to make any profit. With hides at their present figure tanners cannot afford to replenish their stocks unless they get more for their leather, and therefore, unless some very unforeseen change should take place in the outlook, it seems certain that we shall have to record higher prices for leather before long. But it is not alone from Quebec that our shoe manufactories derive their supplies of leather. During the past year Canada imported 1,966,231 pounds of leather, sorted as under:—

Sole leather.....	956,725 pounds.	Glove.....	48,315 pounds.
Leather belting.....	146,275 "	Patent.....	19,705 "
Upper, glazed.....	41,896 "	Morocco.....	8,229 "
Calf, kid and lamb.....	262,270 "	All other.....	479,202 "
Cordovan.....	3,704 "		

Of this total, the major part came to Montreal's shoe factories.

The capacity of Montreal's boot and shoe factories may be estimated from the fact that they turn out about 22,500,000 pairs during the year, and that they employ between 3,000 and 4,000 hands. In fact Montreal makes three-fifths of the boots and shoes used in the Dominion of Canada. Such factories as those of Cochrane, Cassils & Co., Ames, Holden & Co., James Linton & Co., J. McCready & Co., Geo. T. Slater,

Yellowstone National

Science.

Prof. John Muir, California's distinguished naturalist, of the Yellowstone National Park, says:

"Situated in the heart of the Rocky Mountain continent, amid snow and ice, and dark, shaggy forests, it surpasses in wakeful, exciting interest any other of the globe.

Religion.

Rev. G. de Witt Galmaire, the eminent clergyman of the Yellowstone National Park, says:

"After all poetry has exhausted itself, and all the enchanting artists have completed their canvas, the and other stories of its beauty and wrath, splendor and

"The Yellowstone Park is the Geologist's paradise."

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Science.

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Park, shaggy forests, where the great rivers take their
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Religion.

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Park, says:

itself, and all the Morans and Bierstadts, and other
their canvas, there will be other revelations to make,
rath, splendor and agony, to be recited.
Geologist's paradise."

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Souvenir Number—The Mo

Thompson & Co., J. Whitham & Co., J. E. Mullin & Co., J. & T. Bell, Archibald & Turner, G. Boivin, Z. Lapierre, Fogarty Bros. and J. L. Peltier are as well known throughout Canada for the excellence of their makes as they are for their integrity and enterprise. And yet we yearly import 295,759 pairs of fine boots and shoes from the States in addition to all they can turn out, and probably shall continue to do so until the boot and shoe men receive that measure of protection which has been accorded to every other branch of Canadian industry, and is withheld only from them. All they ask for is the increase of the tariff on imported boots and shoes from 20 to 25 per cent. and were they granted this we should no longer see our market filled with American stock slaughtered here in order to maintain prices in their own market.

The manufacture of rubbers and rubber overshoes is a most important branch of Montreal's industries, and they are made of such excellent quality that they find a ready sale in every portion of the Dominion. The works of the Canadian Rubber Company are located in this city, and those of the Goodyear Rubber Company, whose selling dépôt is in Montreal, at Granby. The Canadian Rubber Company's factory is 800 feet long by 60 feet wide and four stories high, so that the company have an aggregate floor space of 200,000 square feet upon which to manufacture and store their goods. Their over-turn exceeds \$3,000,000 annually, and they employ over a thousand hands, to whom they pay \$250,000 in wages every year. Their product is chiefly rubber boots and shoes, but they also make belting, hose, engine-packing, wringer rolls, tubing, buggy aprons, etc., for which they find a large and steady demand.

The Goodyear Company confines itself exclusively to the manufacture of the finer grades of rubber goods, and in this line can compete successfully with the finest of American goods. In their factory at Granby they employ 150 hands, and make all kinds of air goods, hose, gossamer and heavy clothing, buckets, blankets, druggists' sundries, mats, police coats, car springs, submarine armor, etc. In fact, there is nothing manufactured from rubber that they do not turn out.

The retail boot and shoe trade of Montreal is fully as numerous as either the dry goods or the grocery trades. Like them, it contains every variety of store, from the tiniest of shops where repairing is the staple and where only a small line of machine-made shoes is carried, to the palatial stores of St. Catherine street, Notre Dame and McGill streets, where none but the very finest goods are handled and where custom work is the rule. We find men whose success is undoubted selling shoes at retail, and we find others merely earning a bare pittance in the same trade. In the boot and shoe trade much depends upon capital and connection. The man who sells a good boot and gives honest value for his money will usually succeed; but we must not forget that this trade, like many others, is overdone, and that far too many small traders are struggling for a living in this line.

TOBACCO AND CIGARS.

Sir Walter Raleigh deserves the thanks of civilized humanity for first introducing to ungrateful Europe two of her greatest blessings—potatoes and tobacco. Before the adventurous knight smoked his first pipe the soothing effects of the nicotian weed were unknown in England, and everyone who remembers his feelings when he smoked his first pipe will recognize the courage of Sir Walter in tackling the second. Slowly he made converts, and scarcely fifty years had elapsed before smoking had made such progress that the pedantic King James felt impelled to issue his famous counterblast against tobacco in the vain hope of weaning his subjects from what he considered a dangerous habit. King James' efforts have been seconded ever since by nearly every woman that has existed since his time, and nothing proves the absolute necessity of tobacco to the male system more than the fact that three centuries of constant opposition on the part of our sweethearts, sisters and wives have failed to affect its popularity in the slightest.

In this country tobacco is largely cultivated, in spite of our northerly situation. There are very few farmers in this province who do not raise their own tobacco, although from their inability to properly ripen or cure it they generally prefer "store" tobacco. Tobacco is also largely grown for sale and manufacture, and during the year 1889 no less than 1,349,085 lbs. of Canadian tobacco were manufactured in this province, of which 586,977 lbs. were manufactured in this city. During the same period the imports of unmanufactured tobacco into this province were as follows:—

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Country.	Lbs.	Value.	Country.	Lbs.	Value.
Great Britain.....	\$ 4,296	\$ 1,696	Holland	\$ 37,905	\$ 19,938
United States.....	6,201,840	743,584	Mexico	2,500	410
Germany	11,385	3,855	Cuba	119,530	31,986

In this city the tobacco factories are large and prosperous, and are engaged in manufacturing cigars, cigarettes and snuff both for the home and western trade. The excise returns show that during 1889 the twenty-six factories operating in this city used up 848,082 pounds of tobacco in the manufacture of cigars, making 1,100 cigars at \$7 per thousand, 47,226,965 at \$6 per thousand, and 615,750 Canadian cigars at \$3 per thousand; the duty on the whole amounting to \$ 94,450. During the same period 55,729 lbs. of cigars and cigarettes were imported into this country from abroad, and 59,265 lbs. of tobacco manufactured into cigarettes and small packages of cut in this city.

These figures will give some idea of the magnitude of the tobacco manufacturing interests of Montreal, for in addition to the 47,843,815 cigars manufactured and sold in this city during 1888, there were also 118,885 pounds of snuff placed upon the market. In fact Montreal's cigar manufacturers practically control the trade of the Dominion. Their travellers cover the entire country, whether it be accessible by railway or not, and in the most distant hotels the best and most prized cigars are those which come from the Royal City.

To the average Montreal citizen the cigar is an absolute necessity. He rarely smokes a pipe on the streets—never if he belongs to the upper classes—but he must smoke something; and consequently he forms an excellent customer to the cigar stores, and is as fastidious in his selection of his weed as a lady in matching the color of her dress. And yet the average smoker displays very little judgment in picking his cigar. Of late there has been a great run on light-colored cigars, and, in order to procure leaf of a sufficiently light color to meet the requirements of the public taste, planters have been forced to bleach it artificially, or else to cut it before maturity, in order to please the eye of the customer at the expense of the flavor and aroma. For tobacco is naturally dark. If it is properly matured it must be ripened; and if allowed to do so naturally, the only light leaves are a few small under ones which have been sheltered from the sun by their riper brethren. Even after it is gathered and dried the leaf continues to ripen, and consequently to grow darker in color, and if no artificial process be employed, and the wrappers be not sweated, the change continues even after its manufacture into cigars.

To satisfy this curious whim, planters have been gathering their crops before they were ripe in order to secure the coveted light color; but unfortunately they soon found that the unripe leaf was lacking in essential oil, and as a consequence was wanting in gloss and flexibility as well as in aroma. Instead of improving with time, it simply decayed; so that thousands of dollars worth had to be destroyed. Taught by this lesson, they now allow the crop to fully ripen, and are trying gradually to educate their customers into taking a dark wrapper.

What first started this demand for light-colored cigars it seems difficult to say. It appears to have had its birth in the same period of fashionable effeminacy which brought the cigarette into such prominence. Men thought it fashionable to smoke mild cigars, and as the majority of the purchasing public choose a cigar by the eye and not by the flavor, no matter how knowingly they may pinch and snell it, they jumped to the conclusion that a cigar in a light wrapper was necessarily a mild one, and purchased it without knowing that the color of the wrapper is no criterion of the character of the filling. At the same time they may be heard to complain of the inferior, crude, earthy flavor of the cigar they chose simply from its light color, when those very defects arise from their attempt to please their eye at the expense of their palate.

In choosing a cigar take one well rolled and with a bright, glossy wrapper of the natural color. There are dozens of good brands on the market, both of domestic and foreign make, and the visitor who cannot get suited with a good cigar in Montreal must indeed be hard to please.

IRON AND MACHINERY.

In every manufacturing centre iron and its various products always occupy a most prominent position, and Montreal is no exception to this general rule. In fact, it is estimated that an army of over 11,000 artisans and laborers earn their weekly wage in the mammoth railway workshops, the rolling mills, bridge and nail factories, the steel, brass and metal mills and the numerous foundries whose tall

GRAND TRUNK RAILWAY OF CANADA,

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REFORD'S AGENCIES.

DONALDSON LINE.

Weekly GLASGOW Service, Sailing from Montreal every
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S.S. Warwick 3,000 tons
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S. S. Gerona 3,500 tons
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W. Thomson & Sons, Dundee, Scotland.

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S.S. Norse King 4,000 tons
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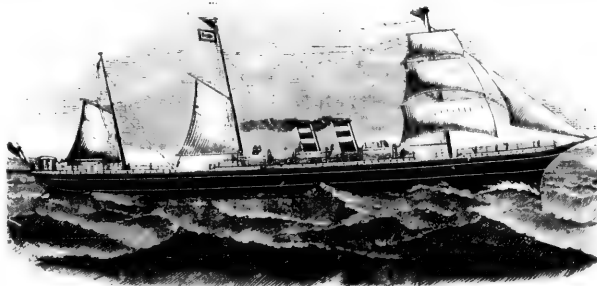
5,300 Tons.

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4,100 Tons.

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3,000 Tons.



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THESE STEAMERS HAVE SUPERIOR ACCOMMODATION FOR

**SALOON, INTERMEDIATE AND STEERAGE PASSENGERS,
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SAILINGS IN WINTER MONTHS BETWEEN LIVERPOOL, BOSTON AND NEW YORK.

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chimneys belch out flame continuously over this city, and that considerably over three millions of capital are invested in industrial enterprises based upon this most useful metal. Montreal manufactures everything practically that can be made out of metal. All kinds of railroad stock, car wheels, rails, spikes, fish plates, iron piping, nails, horseshoes, tacks, castings, stoves, pumps, ranges, furnaces, fountains, fences, galvanized iron spouts and cornices, buckets, axes, picks, shovels, saws, augers, all kinds of mechanics' tools, cutlery, waggon, carriage and buggy irons, axles, bridges, iron and steel truss work, engines, boilers, building columns—in fact, everything that finds its origin in metal is made in this city, and in addition to this Montreal is the largest importer of foreign iron and machinery in the Dominion. The names of such firms as Crathern & Caverhill, Caverhill, Learmont & Co., Frothingham & Workman, Benny, Macpherson & Co., W. Darling & Co., Thos. Robertson & Co., James Robertson & Co., Montreal Rolling Mills, Peck, Benny & Co. and Pillow, Hersey & Co. are household words in in every hardware store or foundry in Canada. They virtually control the trade of the country, and by their keen and intelligent competition maintain the excellence of their products, while reducing the cost to the public to the lowest point consistent with a fair profit to themselves.

To furnish all these factories and firms with a supply of raw material the imports to this city of pig iron from Great Britain amounted last year to 35,880 tons, in addition to the amount of Nova Scotian iron that annually seeks this market. We also imported 79,533 cwt. of iron in slabs, blooms and puddled bars and 298,504 cwt. of bar iron; but the principal portion of Montreal's bar iron comes from the rolling mills of our own Dominion, and the capital expended in its conversion into a finished state is paid out in wages to Canadian iron workers. Montreal is also a large importer of steel, and during 1889 her imports of ingot steel, blooms, billets, slabs, band, bar, hoop and sheet steel amounted to 91,657 cwt. Of copper we imported 8,375 cwt. and of tin 5,232 cwt. Of tin plate we used 98,258 cwt., valued at \$315,775.

To enumerate the other metallic articles imported or manufactured in this country by the hardware trade would take a greater space than we have at our command; but we may say that there is not one single machine or tool, from the most delicate of embroidering machines or graving tools to the ponderous steam hammer or heaviest wood-working machinery, that is not imported into or manufactured by Montreal. This city is the centre of the metal trade of the Dominion, and from its ample storehouses the wants of the whole country can be supplied with ease. With ample capital and a long established reputation to back them, Montreal's great hardware establishments despatch an army of travellers to secure the trade of the country, and so well have they succeeded in their aim that it is estimated that three-fifths of the entire hardware trade of the country is done by Montreal's wholesale houses.

The retail hardware trade of this city has always been exceptionally free from financial disaster. It is rare indeed to find a hardware dealer insolvent in Montreal. Possibly this may arise from the fact that their stock is always staple. Nails, screws and locks never go out of fashion, and do not fade by long keeping on the shelves. Then, again, Montreal's citizens are excellent customers for all the little patent household or culinary conveniences which are so profitable to the hardware merchant. Not a patent egg-beater, potato-slicer, ice-pick or rat-trap is placed on this market that does not sell, and some of them for remarkably good value. Our citizens have all the true American liking for any little nicety that will do their kitchen work without soiling their hands, and consequently the hardware trade have profited by this trait in their characters to lay up snug fortunes out of apparently insignificant articles.

HATS, CAPS AND FURS.

Owing to the great range of temperature in this city the hat and fur trade of Montreal have two distinct seasons—the spring and summer season in which hats are alone called for, and the winter season when King Zero compels the shivering citizen to invest in a fur cap or have his ears frozen. The tourist who visits this city in the summer season when our perspiring citizens are arrayed in the lightest textures the tailor's art can supply, and are crowned with straw or light weight felt hats of summer shades, cannot realize the change that comes over the scene when Jack Frost lays his chill hand on our river and harbor. The deserted waste of snow that covers the spot where a few months ago ocean steamships were loading and unloading and all was activity and bustle is undisturbed save by a few winter roads dotted with evergreens, and all is silence and desolation in the very spot where, when he last visited the spot, the whirl of the steam winch and the clash and clatter of discharging cargo were incessant. And

the citizens! Are these hurrying figures, with handsome fur caps pulled down over their noses and big fur collars turned up over their ears, the same whom we saw lounging on St. James street in summer flannels and straw hats? They are indeed; and then it dawns upon the stranger that the Montreal citizen spends his summer on the equator and his winter in the Arctic zone.

Of course, all this redounds very much to the profit of the hat and fur trade. The average young man cannot buy a \$3 felt hat and wear it year in and year out until at last it becomes so rusty that he is ashamed of it. He must have a light felt or straw for summer, a black felt or silk hat for fall wear, and a handsome fur cap, if not collar and cuffs also, for the winter. Consequently the young man is a better customer to his hatter in this city than anywhere else, and that obliging individual prospers accordingly.

Montreal is, of course, one of the greatest fur emporiums of this continent. The products of the enormous fur-producing regions of the Great Lone Land pour into her market, and yet so great is the demand for furs that, in addition to the home production, the importation of furs into this country last year was valued at \$757,532. It is the same way with hats. Hats, both felt and straw, are very largely manufactured in this city. The hat and cap making industry counts its capital by millions and numbers its employees by the thousand, and yet last year we imported \$1,274,102 worth of hats from foreign countries in addition to the supply manufactured in Canada—a significant testimony to the magnitude of the trade.

In this city the number of firms engaged in the hat, cap and fur trade is both large and representative. They number among their ranks some of Montreal's most prominent citizens, and they include a number of solid and prosperous firms who have done much to make Montreal the commercial metropolis she now is. Neither in activity nor in enterprise do they yield to their brethren in other branches of trade. Their travellers cover the entire Dominion from the Atlantic to the Pacific, and the volume of their yearly sales mounts up into millions of dollars.

BREWERIES.

For centuries back beer has been the beverage of the Briton. From the earliest historical days down to the present time the history, the struggles and victories of England have been indissolubly bound up with beer. Beer nourished our Anglo-Saxon forefathers when they first conquered Britain. It was the horn of beer presented to the hapless Vortigern by the peerless Rowena that gave Hengist and Horsa their first footing on English soil and that laid the foundation of the Heptarchy. The use of beer received a slight check at the time of the Norman Conquest, when the nobles followed the French custom for a while, and drank wine alone. But the hold of the national beverage was too strong upon the Englishman for it to be ousted from his home, and the archers of Cressy, Agincourt and Poitiers were nourished upon beer. As years rolled on beer continued to strengthen its hold upon the English people. In the time of the Tudors tea was unknown; Queen Elizabeth drank a tankard of ale at her breakfast; and the sturdy yeoman who followed the fortunes of Sydney, Drake or Raleigh would have as soon thought of going without his dinner as without his tankard of nut-brown ale. Even under the Commonwealth the most rigid of Puritans looked kindly upon beer, and the leather black-jack stood on the table of the divine as well as on the sideboard of the squire; while Cromwell himself did not disdain to regulate the amount served out to his formidable Ironsides. In the time of the Georges it was to British beef and beer that the series of victories over the French were popularly ascribed, and from that day to this, in spite of the efforts of cranks and cold-water fanatics, the Englishman has clung to his beer with that sturdy faithfulness and stubborn affection which has made him the most valuable of friends and the most dangerous of enemies.

When the Briton first came to Canada he brought beer with him, for an Englishman without beer would be like a river without water. And his descendants followed in his footsteps, until to-day there is no spot, however remote, in this wide Dominion where commerce has penetrated where beer is not to be found also. In this city beer has laid the foundation of many fortunes, and although, of the ten breweries located in Montreal, only five are really prominent, all are doing well and making money for their owners. During the year just passed they brewed 3,227,177 gallons of malt liquor, using 10,138,570 pounds of Canadian malt. The amount of hops used cannot be ascertained with accuracy; but the great bulk were undoubtedly of Canadian origin, since the protective tariff of 6 cents per pound renders foreign hops too dear for most brewers. Still, in spite of the tariff, this city imported 70,174 pounds of hops

HUDSON'S BAY COMPANY.

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*has been created to meet the demand for the Company's Lands,
which has proved a highly successful institution. These lands
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THOUSANDS UPON THOUSANDS OF ACRES

*in all the fertile belts of Canada, extending from the EASTERN
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concerning their Lands.

SIR DONALD A. SMITH,

PRESIDENT.

MONTREAL.

er—The Montreal Daily Star.

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W. C. MUNDERLOH, IMPERIAL GERMAN CONSUL.

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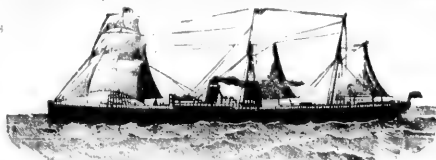
SS. PICKHUBEN (new) 4,200 tons

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SS. GRIMM (new) ... 4,000 "

SS. STEINHOLT... 3,800 "

SS. KEHRWEIDER... 3,100 "



SS. BAUMWALD... 4,000 tons

SS. WANDRAHM... 4,000 "

SS. CREMONA... 3,100 "

SS. GRASHROCK... 3,000 "

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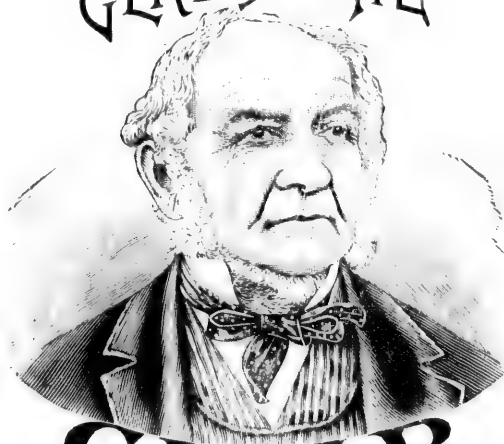
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GLADSTONE



CIGAR

SMITH, FISCHER & CO., MONTREAL

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LOOK OUT

FOR THE

GREAT

HISTORICAL

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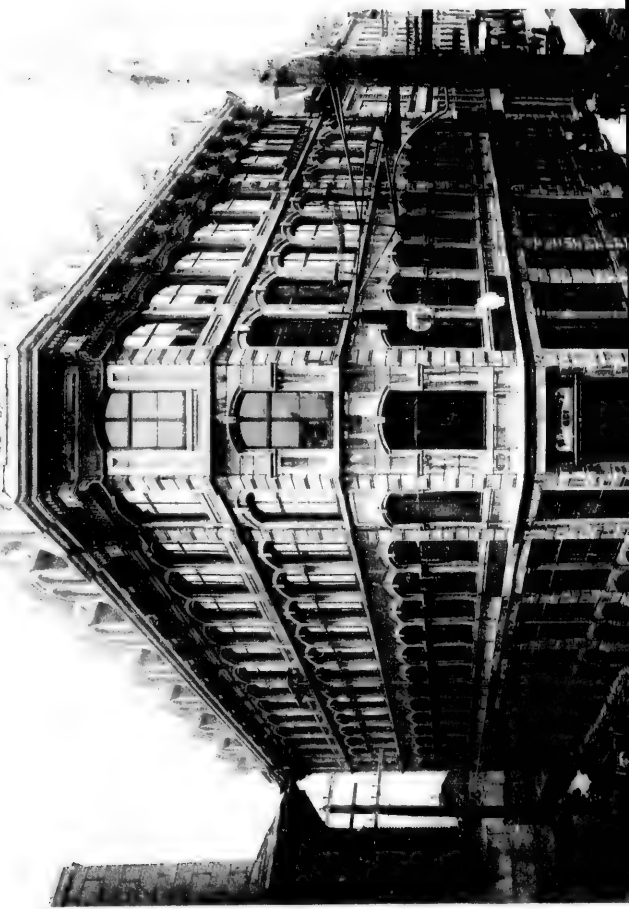
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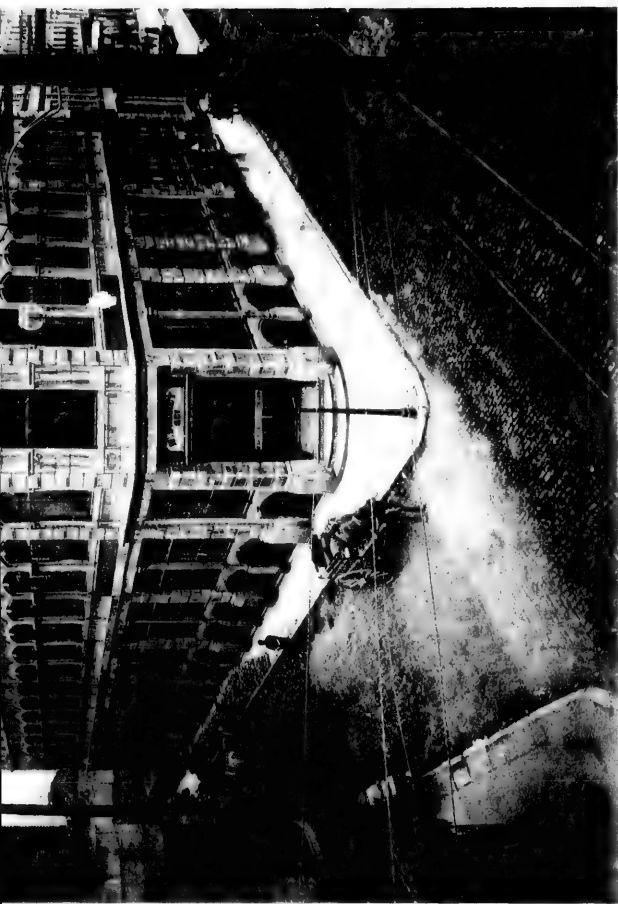
HIS

Home Rule Bill

COUPLED WITH THE

GLADSTONE CIGAR



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WHOLESALE CLOTHIERS.

from Great Britain, 61,299 pounds from the United States, 11,414 pounds from Austria, 17,310 pounds from Belgium and 70,091 pounds from Germany.

Every variety of malt liquor is brewed in this city from the heaviest sand porter to the lightest of weiss beer; but the India pale ale of Dow's, Dawes' and Molson's breweries, and Reinhardt's lagers, are perhaps the staples. These are all pure, healthful beers, strengthening and stimulating, and entirely free from drugs or doctoring. That this honesty of manufacture has proved most acceptable and profitable in the long run is evidenced by the fact that Montreal's brewers are amongst the wealthiest and most prominent of her citizens, and that the percentage of drunkards is less among beer drinkers than in any other class using alcoholic or fermented beverages in this city.

ROOFING, BUILDING AND LUMBER.

Building and its kindred trades have been exceptionally active in Montreal during the past year, and promise to be still more so during the present one. The many civic improvements going on, and the constant demand for improved house accommodation, have rendered all the trades connected with the erection of houses or stores exceptionally active. During the past year one side of St. Lawrence Main street—the great trade artery of the east end of the city—was pulled down, and the street widened as far as Lagauchetiere street. Already the places of the destroyed shops and dwellings are occupied by magnificent stone stores, lighted with electricity and flashing with plate glass. This year the widening is being carried out as far as St. Catherine street, and a similar active preparation for rebuilding on a much more magnificent scale is apparent. Not only this, but Notre Dame street is to be widened as far as Chaboillez square; and as this most valuable property is certain to be rebuilt upon at once, the prospects for the building trade, and for all the manifold industries dependent upon its activity, are exceptionally brilliant.

Outside of this enforced rebuilding a large amount of voluntary building is taking place. Last year the magnificent structures of the Imperial Assurance Company, the Royal Assurance Company and the Temple building were in hand, and this year the Sun Life is preparing to erect a handsome building in Alnwick sandstone for its city headquarters. In every quarter of the city we see stores being enlarged and improved, dwelling houses heightened or converted into stores, and self-contained mansions divided into smaller but more profitable tenements. At the corner of St. Denis and St. Catherine streets the Seminary is erecting a splendid block of stone stores, and everywhere we witness a demand for builders' and roofers' services.

On the outlying streets even greater activity is manifest. Where green fields and wild flowers were seen last year are this year long rows of new houses; and slowly but steadily Montreal is becoming built up, and every vestige of green, save in the public parks, banished to the suburbs by inexorable bricks and mortar. To the lover of nature, no doubt, this steady encroachment of the expanding city may seem painful; but to the practical man it speaks of commercial progress and prosperity, and it forms to him one of the most striking evidences of the increase of our citizens both in number and comfort.

Naturally all this amount of work going on has rendered the building and roofing trades both active and prosperous, and in their train has caused all those many branches of commerce which profit by their activity to be equally remunerative. It has given employment at high wages not only to a small army of skilled artisans, such as bricklayers, stonecutters, roofers, carpenters, plasterers and plumbers, but has also given a comfortable living to hundreds of laborers and other unskilled help. In fact, thanks to the building trade, no man willing to work with his hands need remain idle one hour in Montreal. If he cannot get work it is simply because he does not want it. The result has been exceptional prosperity among a class who usually have some difficulty in keeping the wolf from the door, and a corresponding improvement in the circumstances of that class of small shopkeepers who cater for their trade.

JEWELLERS AND SILVER-PLATERS.

A passion for adornment has always been a feature of the human race. In the more civilized communities it has been curbed by the dictates of common sense, until few men nowadays care to wear much jewellery upon their persons; while in the savage it runs into the most rampant excess. But even

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in civilized man, and still more in civilized woman, it is a very evident failing; and although the average business man is forced by public opinion to restrict his ornaments to his watch and chain, a ring or two, and perhaps a scarf pin, he makes up for his abstinence by paying as high a price for what fashion will permit him to wear as the length of his purse will admit, and thus he bedecks his person with five times the value of the varied ornaments of his savage brother.

Jewellery—that is, good jewellery—is always a favorite investment with business men. A man buys a good watch or a diamond ring because he knows it will always represent a certain amount of cash should there come a time when he should need it. For the same reason the prudent man always presents his wife with jewellery, because it represents so much tangible property in a form which is always available, and yet in which he cannot waste it or make use of it until the time of necessity is actually upon him. This is the custom in less civilized countries than our own. The Albanian or Montenegrin sews his fortune in golden sequins on his wife's headdress and the Hindoo melts his into bangles to place around her ankles. In each case the woman forms a peripatetic savings bank whose cashier never defaults and whose funds are always available when called upon.

In Montreal the jewellery trade is a flourishing one. Classes that in the older countries never think of wearing jewellery are among the most profitable of their patrons. The steady progress of invention has placed jewellery within the reach of all; and although the intrinsic value of the precious metals prevents the price of good jewellery falling to within the reach of the poorer classes, the workingman who does not wear a watch, and the wife or daughter who has neither brooch, earrings nor rings, is the exception and not the rule. A walk along any of the leading thoroughfares will show dozens of jewellers' shops brilliant with gems and yellow with gold, and the costly nature of much of the goods displayed testifies to the existence of a class of customers who not only appreciate a handsome piece of jewellery when they see it, but are perfectly willing to pay for it.

During the past year there were imported into this city \$29,447 worth of watches, \$57,701 worth of cases and \$134,017 worth of movements. During the same period the importations of jewellery were \$194,914 and of precious stones \$11,371 for the whole province, of which the bulk came to this city.

The silver-plating industry is a large and important one in Montreal. In spite of the fact that the importations of electro-plate into this province amounted to \$59,236 during 1889, a very considerable quantity of silver-plating is done here, especially in such lines as door plates, carriage irons and other kindred lines; and most of the silver-plating establishments run summer and winter on full time. Owing to the changeable nature of our climate metals subject to oxidation readily decay. Hence they require to be protected from the weather as well as ornamented by a covering of a non-oxidizing metal, such as silver or nickel.

DRUGS AND CHEMICALS.

The casual visitor, noting the number of druggists' shops on the principal streets of this city, and the quantity of customers flocking in and out of them, would naturally come to the conclusion that Montreal was an unhealthy city, and that all these purchasers were in there for the purpose of getting medicines or drugs. A little closer inspection, however, would soon convince him of his error, and if he once stepped into the bright, attractive store he would find plenty of articles to purchase without any necessity to buy medicine. Montreal's chemists' shops are marvels of brilliancy and beauty. In fact nearly every other kind of store must yield in attractiveness of appearance to that of a first-class chemist. From the handsomely-plated soda fountains to the attractively-labelled bottles everything glitters with metal and polish, and when looking into the crystal show cases, filled with pretty toilet articles, one forgets that ranged upon the shelves, in those handsomely cut and labelled bottles, are innocent-looking white powders that are calculated to tie a human being into a double knot, and that the same courteous gentleman who sells you a bottle of delicious scent also dispenses rhubarb and castor oil.

In the wholesale drug trade we find two distinct classes of merchants—those who deal in heavy chemicals and dye-stuffs only, and those who deal in drugs as well, and are also manufacturing chemists. The former handle bleaching powder, blue vitriol, brimstone, caustic soda, soda ash and bicarbonate and sal soda, as well as dye-stuffs, such as archil, cutch, logwood, indigo, gambier, madder and sumac. In fact they are importers only. The second class deal in every variety of chemical and chemists' sundries, and have usually large laboratories whence they draw their supplies. Of course the crude material is imported in most cases, for Canada produces few medicinal herbs or salts; but they are compounded

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Ladies' Tailor-made Costumes a Specialty.

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and refined in this country under the supervision of experienced chemists, and in this way give employment to a large number of skilled hands.

The following are the principal chemicals imported into this city, with their amounts:—

Acetate of Lime.....	1,295 pounds.	Damar, Mastic, Sandarac,	
Acids: Acetic, Muratic, Nitric		Shellac and Tragacanth.....	947,813 pounds.
and Sulphuric	501,810 "	Gums: Asafetida, Camphor,	
Aloes.....	11,541 "	Opium, etc.....	115,581 "
Alum	2,381,440 "	Iceland Moss.....	129,904 "
Aniline dyes.....	151,240 "	Indigo, etc.....	103,174 "
Annatto.....	26,803 "	Iodine	275 "
Antimony	119,034 "	Kainite	52,369 "
Argols.....	22,880 "	Liquorice Paste, etc.....	1,317,216 "
Arsenic	69,269 "	Magnesia.....	22,000 "
Attar of Roses.....	1,798 ounces.	Morphine.....	2,590 "
Belladonna Leaves.....	1,352 pounds.	Nut Galls.....	6,982 "
Bichromate of Soda.....	159,469 "	Oxalic Acid.....	33,137 "
Blue Vitriol.....	537,981 "	Oxide of Manganese.....	52,241 "
Boracic Acid.....	12,142 "	Phosphorus.....	16,176 "
Borax	251,853 "	Quercitron.....	89,673 "
Brimstone	2,427,510 "	Quicksilver.....	22,931 "
Bromine	795 "	Saffron	1,382 "
Burgundy Pitch.....	11,662 "	Sal Ammoniac.....	69,117 "
Chamomile Flowers.....	12,818 "	Saleratus.....	86,123 "
Chlorate of Potash.....	20,633 "	Saltpetre.....	198,228 "
Chloride of Lime.....	4,335,983 "	Soda Bicarbonate.....	2,530,438 "
Cinchona.....	4,146 "	Soda, Nitrate, Caustic, Ash, Sal	
Cochineal	5,673 "	Soda, Silicate.....	22,854,251 "
Copperas	294,390 "	Sodium Sulphide.....	60,869 "
Cream of Tartar (in crystals).....	705,462 "	Sulphate of Ammonia.....	55,485 "
Dye-stuffs	6,291,350 "	Sulphate of Quinine.....	62,635 ounces.
Ergot	3,814 "	Sunnae.....	71,114 pounds.
Extract of Archil and Cudbear.....	7,357 "	Terra Japonica.....	9,638 "
Extract of Logwood.....	1,560,214 "	Turmeric.....	36,026 "
Glycerine	438,176 "	Vanilla Beans.....	2,738 "
Gums: Amber, Arabic, Copal,		Verdigris.....	13,602 "

These figures show the range and scope of the Canadian wholesale chemical trade; and as the establishments located in this city control practically three-fifths of the whole trade of the Dominion, we are safe in crediting to Montreal a similar proportion of the total importations given above.

HOTELS.

As the objective point of nine-tenths of the commercial and pleasure travel, both of the Dominion and the United States, it is only natural that Montreal should possess ample hotel accommodation. Our enterprising citizens have gone beyond this, however, and confident in the fact that over 100,000 tourists and travellers yearly visit Montreal, and that the floating population of the city is larger than that of any other city of its size on this continent, they have reared palatial edifices for their accommodation that are among the handsomest, largest and most costly in the world. As the centre of commercial activity the number of American drummers visiting the city is exceptionally large. It is to Montreal that the tourist first makes his way, and it is the point to which he usually returns. It is at Montreal that the globe-trotter first sets foot on Canadian soil, and from which he plans his further movements. Business, pleasure and necessity all furnish their quota to swell Montreal's floating population, and consequently her hotel-keepers form an usually large and prosperous portion of the business community.

The Windsor Hotel, situated on Dominion square, is a hotel of which the largest of American cities

ive employ-

813 pounds.

584 "

904 "

174 "

275 "

369 "

216 "

900 "

590 "

382 "

137 "

241 "

176 "

373 "

331 "

382 "

117 "

123 "

228 "

338 "

251 "

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335 ounces.

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might well be proud. Its cost, together with that of the block it occupies, exceeded two millions of dollars, and its main façades, six stories high, are models of architectural beauty. Its rotunda, rising majestically to a height of sixty-five feet almost in the centre of the main hall, is the favorite lounging place for the most celebrated men of the city, whether commercial, political or literary. Round its sides are ranged the offices of the hotel, cigar and news stands, telegraph and ticket offices, lavatories and lounging and smoking rooms. The hotel proper contains 400 apartments. Its magnificent dining-room seats 500 guests, the ladies' ordinary 250 and the club-room 65. The new banquetting room and music hall, recently finished on the Cypress street front, will seat 1,500 guests at its hundreds of tables. We have thus a combined seating capacity of 2,300 guests at one time—a number that few hotels on this continent could equal. Of its interior decorations or magnificent furniture it is unnecessary to speak. The Windsor, in Montreal's estimation, is the synonym for everything luxurious. It is a hotel that everyone is anxious to reach and loath to leave.

The St. Lawrence Hall is one of the oldest and most popular hotels in the Dominion. Every traveller knows and respects its proprietor, Mr. Henry Hogan, and any man who has once stayed there never changes his allegiance. While not so magnificent as the Windsor, it has an air of prosperous comfort about every detail that is excessively attractive, and its central position in the very heart of the business portion of the city renders it the most convenient for all whose visits to this city have an eye to profit as well as to pleasure. The St. Lawrence Hall contains 250 rooms, *en suite* and single, provided with every comfort that modern ingenuity can suggest. It has one of the best cooks in the Dominion, and is the favorite place for public and social dinners, while its spacious entrance hall is the rendezvous for most of our local celebrities.

The Balmoral Hotel was erected about four years ago. It is built of grey-stone, is seven stories high, contains 200 rooms for guests and fronts for 210 feet on the old historic thoroughfare of Notre Dame street. It is one of the most completely fitted hotels in Montreal, and under the new management will doubtless prove more successful than in the past. The Albion Hotel is a purely commercial one, situated on McGill street and having accommodation for 160 guests. It has always been a most popular house. The Richelieu is a comfortable hotel whose patronage lies largely among theatrical travellers. It contains accommodation for 400 guests, and boasts of a pavilion on the roof whence a splendid panoramic view of the river and the shipping can be obtained. In addition to the hotels we have mentioned there are scores of less pretentious hostelrys where visitors of more limited means can secure excellent accommodation.

ST. LAWRENCE HALL.

Few hotels in the Dominion or on the Continent have won the widespread popularity for prompt and satisfactory management as has the St. Lawrence Hall. For over thirty-five years the travelling public have found the "Hall" the best and most completely equipped house in the country, in all its departments. Every want that human foresight can supply, for the comfort and convenience of guests, the management has ever provided for, and it is this attention that has given to the "Hall" its fame as the leading hotel of Canada, both in the United States, Great Britain and the European Continent. For over a quarter of a century the "Hall" has held this proud position, and has had as its guests the most illustrious representatives of royalty and the peerage who have in that period visited the metropolis of the Dominion.

THE LOCATION

of the "Hall" on St. James street, the principal thoroughfare of the city, cannot be surpassed in a sanitary point of view, and is the most centrally situated for all travellers. It is in the midst of the banks, courts and principal public offices, wholesale and retail houses; and in its immediate vicinity are many of the chief historic attractions of the city.

IMPROVEMENTS.

The growth of Montreal in the past few years, and the ever-increasing demand for first-class accommodation required by the travelling public, has called for large additions to the "Hall," which have been carried out and just completed. These additions have largely added to the comfort and beauty of the house. The massive and elegant exterior—five stories high, with mansard roof, and a clear frontage of 125 feet on the most fashionable street of the city—at once attracts the attention of the tourist, and a visit inside soon leads to the conclusion—that for polite attention and satisfactory management the "Hall" has no superior. The new improvements have increased the accommodation for guests to over 250 well-lighted and airy rooms, furnished in the most tasteful style and with every modern convenience. Passenger elevators are also provided, and the whole of the corridors, reading and other public rooms have been lighted, furnished and decorated in the most artistic manner.

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WHOLESALE GENERAL MERCHANTS

100 GREY NUN STREET, MONTREAL,

IMPORTERS OF

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FLUE COVERS.

FIRE BRICKS,
FIRE CLAY.

PORTLAND CEMENT,
ROMAN CEMENT.

CANADA CEMENT.

WATER LIME,

WHITING,

PLASTER OF PARIS,

BORAX,

CHINA CLAY,

&c., &c.

Manufacturers of BESSEMER STEEL

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SPECIAL SIZES AND WEIGHTS MADE TO ORDER.

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OFFICE: 100 Grey Nun St., MONTREAL.

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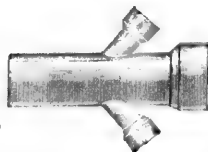
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Importer of SCOTCH

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COAL OIL, &c.

PORTLAND, ROMAN AND CANADA CEMENTS.

50 BLEURY STREET,

Telephones— { Bell 356.
 { Federal 683.

MONTREAL, P.Q.

JAMES SIMPSON.

ARTHUR E. PEEL.

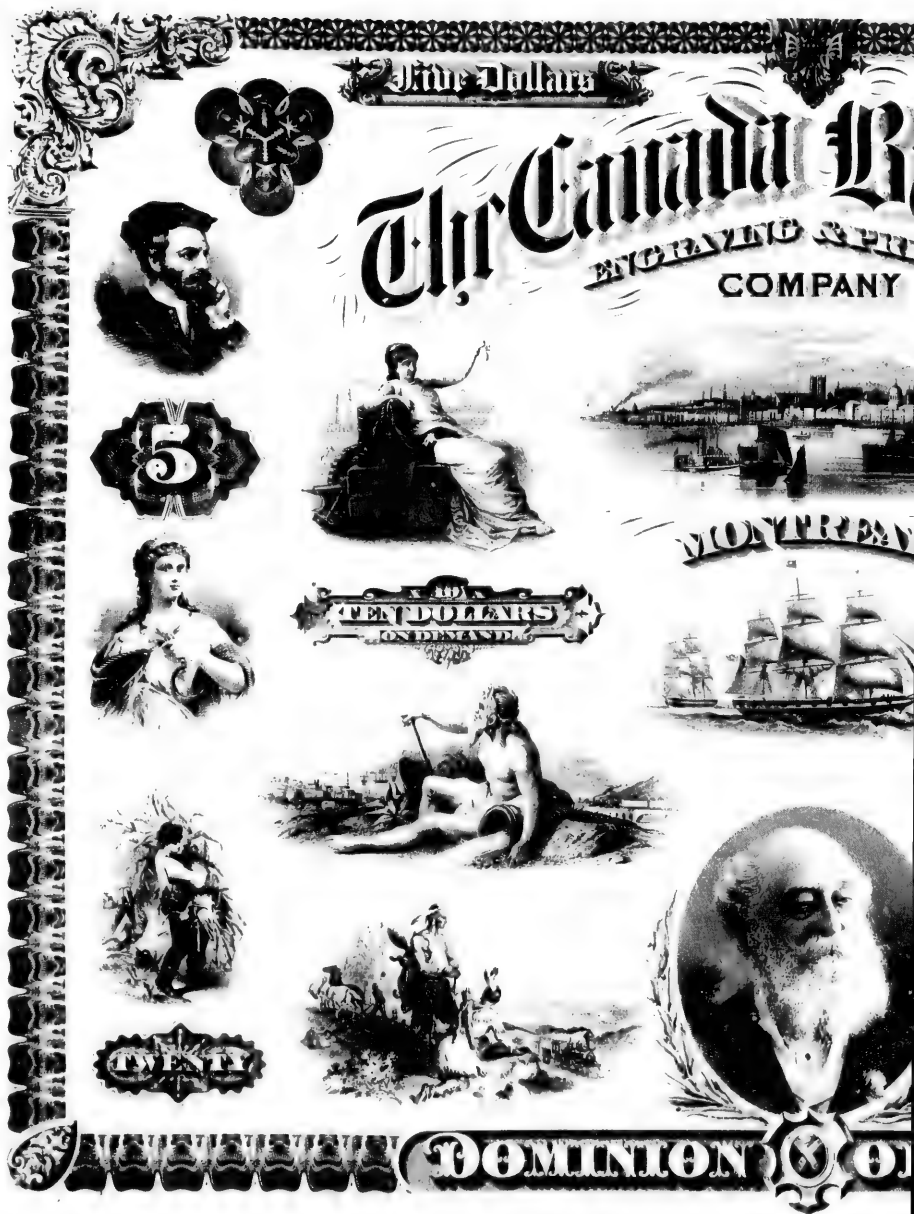
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Builders, ÷ Carpenters ÷ and ÷ Joiners.

Contractors for the New York Life Insurance Building, Imperial Fire Insurance Building, etc., etc.

8, 10, 12 & 14 ST. PHILIP STREET,

MONTREAL.



+ IN presenting this sheet to the public, we desire to call special attention to its pri-
 adapted to book illustrations and miscellaneous advertising, which it is well
 for the Dominion. Upon examination it will be seen to demonstrate the
 printing, with less obtrusive character of force of line, of any subject or object suitable for any



Ten Dollars

Canada Bank Note

PRINTING
COMPANY



MONTREAL



TEN DOLLARS



OF CANADA

call special attention to its printing, as an exhibit of the beautiful **ARTOTYPE** process so admirably
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CANADA BANK NOTE CO. LIM.

526 TO 532 CRAIG STREET.

Souvenir Number—The Mo

THE DRAWING ROOMS.

The "Hall" is now provided with two of the handsomest drawing rooms in the city. The new room is one of the recent improvements, and is a marvel of beauty and elegance in its decorations, frescoes and furnishings. The whole of the wood work is of red cherry, with Lincrusta Walton panelings in gold; rich mirrors adorn the walls and massive gas candle chandeliers are suspended from the ceiling. The upholstery is of the richest and most luxurious description—the carpets, chairs, sofas, ottomans, etc., being specially made to suit the adornments of the room. When lit up at night, the room, with all its appointments, cannot be surpassed for beauty and comfort. The old drawing room has also been refitted and refurnished with all the latest modern improved furnishings.

THE DINING ROOM

has been enlarged, making it 100 feet long by 50 feet broad, and capable of seating 400 guests. The room has been thoroughly renovated and decorated in an appropriate and elegant manner by the best Italian artists, and is lighted by gas and electric light. Every attention has been paid to ensure guests the best and most appetizing meals with prompt and diligent waiting.

THE CUISINE.

The "Hall" has heretofore been ever in advance in this department, and intends to remain so. Having better facilities, with an accomplished *chef* at the head, the wants and tastes of all its guests are carefully attended to in a satisfactory manner.

Billiard, hair-dressing, sample and bath rooms are all connected with the hotel.

All trains and steamboats are met by the "Hall" busses, and polite and attentive porters are always in attendance to look after guests' baggage, etc.

Rates from \$2.50, \$3.00, \$3.50 and \$4.00 per day, according to location.

Mr. Hogan, the genial proprietor, is still to the fore, and gives his personal supervision to all departments of the house, thus securing for his guests every attention required.

SEWER PIPES, CEMENT, ETC.

In every large city the question of sanitary precautions is sure to become sooner or later a burning issue. The march of medical science has shown us that many of the diseases that flesh is heir to are perfectly preventible if the proper precautionary steps be taken, and the community which nowadays suffers from epidemics of typhoid fever or diphtheria has only itself to blame. Montreal has naturally kept abreast of the times; and although much undoubtedly yet remains to be done, this city is gradually being converted from one of the worst drained cities of America into one of the best. Placed as she is on the several terraces sloping up to the mountain, her natural advantages are very great, while the broad and rapid St. Lawrence is more than capable of conveying away and deodorizing all the sewage the city can pour into it. It only remains then to construct adequate drains and sewers to render Montreal one of the healthiest cities in the world, and so soon as the last of the old wooden trunk drains has been replaced by glazed sewer pipe that consummation will be brought about.

It is the state of transition that we are now passing through that has imparted so great a stimulus to the drain pipe and cement trade in this city. The demand for sewer pipe for altering and improving drains in old houses and for use in the erection of new ones is steadily on the increase both in this city and throughout the Dominion. The building strikes in the West have checked it somewhat, but now that they are on the eve of settlement we may expect to see a brisk revival in the sewer pipe trade. During the past year the importations of pipes and kindred goods were as follows:—

Drain and sewer pipe.....	\$ 80,168	Drain tile, unglazed.....	\$ 2,394
Cement	207,310	Fireclay manufactures.....	4,950
Brick	24,585	Firebrick.....	16,873

The receipts of cement during the present season have been exceptionally heavy, and as the strikes in the West have checked business and the building season here is hardly open yet, the demand has been very slight and the market has been glutted. In fact, cement is now offering on ship's account at prices that will net very little profit to the vendors. But conservative holders are storing away their

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surplus stocks, and, as the present plethora will check importation, when once the demand assumes its normal proportions prices should go up promptly. In the meantime the trade is quite prepared to wait until the legitimate demand shall overtake the supply.

PAINTS, OILS AND GLASS.

The paint and oil trade of Montreal is one in which fortunes have been made and also fortunes lost. In fact, success has alternated with failure more in this line probably than any other in Montreal's whole list of commercial enterprises. At times it would look as if the paint manufacturing trade were overdone in this city, and as if more paints were ground and made than the capacity of the country could legitimately absorb. And yet we can point to many staunch and prosperous firms making and dealing in paints. Such firms as Wm. Johnson, McArthur, Corneille & Co., A. Ramsay & Co., Fergusson, Alexander & Co., P. D. Dods & Co. and D. A. McCaskell & Co. are all prosperous paint firms, and we could point to many others; but the fact remains that a few years ago the disasters in this line were heavy, and that since then keen competition has kept prices down to a barely profitable limit.

Of course the raw materials are principally imported into this country, and therefore, if we take the amount of such colors imported into this province, we can form a very close approximation of the value of Montreal's paint trade, since four-fifths of Quebec's importations pass through the hands of Montreal's merchants. The figures read as follows:—

	Pounds.		Value.
Dry colors: blue black, Chinese blue, Prussian blue and raw umber.....	77,417	Paints ground in oil or other liquid....	\$23,578
Colors in pulp: carmine lakes, scarlet, maroon, fine washed white.....	85,309	Lamp black and ivory black.....	11,608
		White and red lead and orange min- eral.....	189,933
		White lead in pulp.....	4,352
		Ochres, dry	\$ 5,803
		Paris green.....	27,339
		Putty	204
		Zinc, dry white	11,711
		Others, N.E.S.	49,897

The window glass, such as usually handled by paint dealers, consists naturally almost entirely of imported stock. Some small quantity of window glass is certainly made in this city, but for the bulk of the supply of common window glass we look to Belgium and Great Britain. During the year just past this province imported 473,177 square feet of stained and tinted glass from the following countries:—

Great Britain	4,702	United States.....	225
Belgium	468,250		

and 6,220,507 square feet of common window glass as under:—

Great Britain	142,418	France	46,300
United States	2,799	Germany.....	153,556
Belgium	5,875,434		

The preponderance of Belgium as a primary glass market for this country is so marked as not to need comment.

TAILORING.

Man has been described by Ruskin as an animal that clothes itself. Except in the most tropical of climates we rarely find even the most savage of tribes entirely destitute of clothing, and even when the skeletons of pre-historic man are discovered there are always traces by which the presence of clothing can be established. It seems to be an inbred interest in all mankind, whether Caucasian, Turanian, Mongolian or African, to cover his body with some defence against the inclemency of the weather, and in those comparatively few races who go entirely naked, the place of clothing is replaced by an elabora-

THE ALICIA CIGAR COMPANY,

MANUFACTURERS OF HIGH CLASS CIGARS EXCLUSIVELY.

Alicia Bouquet,	- - -	10 Cts.
Alicia Regalia de la Reina,	- - -	10 Cts.
Alicia Regalia Esquisitos,	- - -	2 for 25 Cts.
Alicia Plantation Perfectos,	- - -	15 Cts.

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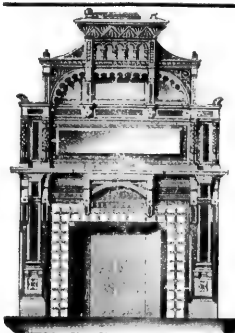
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Fancy Vest Shapes, etc., etc.



ROBERT REID, Montreal Marble and Granite Works,

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OPTICAL GOODS.

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AND MATERIALS.

WHOLESALE.

Special and prompt attention given to all orders.



Archtype. Patented. Canada Pat. No. 1,100,000.

ST. JAMES METHODIST



METHODIST CHURCH.

Souvenir Number—The Mo

tion of ornamentation that clearly indicates that it is the outcome of fashion and that the custom does not arise from any absence of the clothing instinct.

No doubt women were the first tailors. The natural modesty inherent in the fairer sex undoubtedly led to her clothing herself much more fully than the male, while the vanity and love of admiration of the female savage would soon lead her to ornament her skin covering and possibly to trim it into fantastic shapes. Besides this, in all savage tribes, it is the lot of the woman to prepare the skins for clothing just as in more civilized communities it falls to her lot to card, spin and weave the wool and fashion the garments of the sterner sex. It is only in highly civilized countries where the demand for clothing is such as to require operations on a large scale that the superior strength and business talent of man is called upon to assist. In all other cases the woman is the tailor.

In the mediæval days the clothing of knight, squire and yeoman was alike fashioned by the women of his household, and it is probably from the fact that the taste and fancy of the women were thus allowed full sway that the garments of those days were so quaint in cut and so brilliant in coloring. When once man took over the business of clothing his fellow-men from the feminine tailor the wealth of coloring, the pretty fabrics and the gracefulness of fashioning were soon abolished, and the prosaic but more useful clothes of black and brown took their place, while a severe tailor cut took the place of the tunic and doublet of older days.

Since then the business of clothing men has always been done, in towns and cities at least, by tailors of their own sex, and woman has been relegated to the more congenial task of sewing and making up the creations of a male cutter. But although woman has thus been deposed from her high estate, and even her legitimate field of dressmaking invaded by man, she is none the less a power in tailoring, and her fiat as to the cut or fit of a suit may lose the tailor a customer or gain him a dozen.

In Montreal the annals of the tailoring trade have been considerably chequered. We can point to millionaires who began their fortunes as working tailors, and to hundreds of thriving tailoring establishments where the prosperous proprietors stand behind their counters and can count their customers by the hundred and their bank balances by the thousand. On the contrary, there are scores of small tailoring shops where a man who might earn a comfortable living as a cutter or coat hand eats his heart out waiting for the trade that never comes. Still, taking the average of the trade, the tailoring trade may be looked upon as a thriving and prosperous one. Montreal is pre-eminently a city of young men. They come from all parts of the Dominion to seek employment in the many industries that are carried on in a great commercial and manufacturing centre like this, until Montreal is one of the few cities where there is a plethora of young men. And as, in the spring time (and often in the fall, too), the average young man's thoughts lightly turn to the feasibility of getting a new suit, the Montreal tailor has profited largely by his presence. In fact, considering the number of tailoring establishments in this city and the keenness of competition, we can fairly congratulate the Montreal tailoring trade upon the number of successful merchants they have among their ranks.

REAL ESTATE.

In a large and rapidly growing city like Montreal, real estate is one of the most valuable and secure of all possible investments, and as such is eagerly sought after. The speculator in search of wealth and the mechanic desirous of possessing a home are rapidly taking up all the available land in the suburbs, and the green field of one year becomes a row of houses and gardens in the next. In the city proper real estate is too valuable to be easily disposed of, but, even there, the desire of our more wealthy corporations to erect commodious buildings for themselves has led to aggregate sales during the past year of over two millions of dollars. Taking the total transfers of the year we find them to number 2,080, covering property valued at \$9,056,924; the distribution by wards being as follows:—

Ward.	Amount.	Ward.	Amount.
St. Antoine.....	\$3,069,375	St. Lawrence.....	\$727,108
St. Ann's.....	886,975	St. Mary's.....	494,887
West.....	131,000	St. Jean Baptiste.....	556,461
East.....	33,100	St. Gabriel.....	401,422
Centre.....	317,760	Hochelaga.....	294,895
St. James.....	984,297	Cote St. Antoine.....	621,814
St. Louis.....	533,590		

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To form any idea of the actual value of the real estate of the city would be difficult. The nearest estimate we can rely upon is that of the city assessors, who last year placed its value at \$116,563,225, divided as follows:—

Ward.	Assessment.	Ward.	Assessment.
East.....	\$ 4,603,600	St. Louis.....	8,291,810
Centre.....	6,502,600	St. James.....	10,124,130
West.....	9,507,500	St. Mary.....	8,929,080
St. Ann's.....	10,487,815	Hochelega.....	3,586,045
St. Antoine.....	39,456,130	St. Jean Baptiste.....	2,896,875
St. Lawrence.....	10,137,270	St. Gabriel.....	2,040,370

These figures, we must remember, are the basis merely of taxation. They do not represent the market value of the properties, as in many cases although the property may have advanced in value it is still entered at the old assessment, and they do not cover the value of property exempted from taxation. We are, therefore, well within the mark in estimating the value of the real estate of Montreal at least \$200,000,000, and it may possibly reach a much higher figure than this conservative estimate.

CROCKERY.

In a city containing so many wealthy residents as Montreal, those who cater for the luxuries of the rich, as well as those who provide the necessaries of the poor, are certain to do well. This has been strikingly the case with the crockery and glass trade of this city. From the costliest porcelain vases to the humblest delft ware, every necessary or unnecessary article is to be found upon their shelves, and it is doubtful which of the two extremes have been found the most profitable; but that both have proved so is evidenced by the fact that merchants in this branch of commerce are among the wealthiest and most solid of our citizens.

Of course all of the higher grades, and much of the lower, are imported, although the manufacture of crockery and glass in this country is increasing every year. The crockery comes principally from England, while the glass is largely purchased in the United States. By taking the Custom House returns we can form a tolerably accurate idea of the amount of imported goods annually handled by the trade. The figures for 1889 are as follows:—

Glassware	\$1,200,879	White granite ware, etc.....	\$285,941
Earthenware and stoneware....	204,455	China and porcelain	166,956

This of course gives us only an approximate idea of the amount handled in Montreal; for a very large proportion of home-made goods, which do not appear in the Customs returns, are annually sold in this city; but it gives us a standard by which to gauge the importance of the trade, and it enables us to estimate the amount of capital required to prosecute it successfully.

THE LIVE STOCK TRADE.

Montreal is the greatest cattle exporting point in the Dominion of Canada—a position which has been literally thrust upon her, for she has done nothing whatever to deserve it, although this is the largest and most profitable branch of her exports. For every other line of export the Government and the Harbor Commissioners have done everything possible. Booms have been built for lumbermen, extensive shed accommodation for general produce and elevators for grain shippers; but no one can place their finger on one solitary dollar expended on behalf of the cattle trade. The remonstrances and petitions of cattlemen have been calmly disregarded, and at present Montreal is without the slightest facilities for the shipment of live cattle. Mr. R. Bickerdike, the former secretary of the Dominion Live Stock Association, Mr. W. Cunningham, the present secretary, and Mr. S. Price, the president, have been indefatigable in their efforts to secure a special wharf for the shipment of cattle; but, although the

ANDREW ALLAN, President.
J. O. GRAVEL, Vice-President.
JOHN HALLIE, Manager.

THE

BRANCH OFFICE:
CORNER FRONT AND YONGE STS.,
TORONTO.

DOMINION OIL CLOTH CO.,

MANUFACTURERS OF

FLOOR OIL CLOTH,
TABLE OIL CLOTH,
CARRIAGE OIL CLOTH,
ENAMELLED OIL CLOTH,
SHELF OIL CLOTH,
STAIR OIL CLOTH, &c.

THE TRADE ONLY SUPPLIED.

ALSO SELL MANUFACTURED BY THE CELEBRATED

D. O. C. WHITE LEAD, PAINTS AND PUTTY.

OFFICE AND WORKS:

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Are known all over the Dominion

for keeping the LARGEST, the

BEST ASSORTED, and for giving

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Orders from a distance receive very careful attention. — Samples and Prices given on application.

Hotelkeepers and large institutions get lowest wholesale prices for all goods bought from us

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Rob Roy Linen Fire Hose.

JAMES A. OGILVY & SONS.

WHOLESALE AND RETAIL DRY GOODS,

203, 205, 207, St. Antoine Street, 144, 146, 148, & 150, Mountain Street.



HOUSE FURNISHINGS,

FINE HOUSEHOLD LINENS,

AND FINE DRY GOODS

OF EVERY DESCRIPTION.

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DISPENSING CHEMISTS.

CORNER BLEURY AND DORCHESTER STREETS, MONTREAL.

For Cleansing and Preserving **THE TEETH**. Hardening the Gums, correcting any disagreeable odour arising from Decayed Teeth, use

COVERNTON'S FRAGRANT CARBOLIC TOOTH WASH.

Highly Recommended by all the leading Dentists of the City

For Sunburn Tan, Freckles, etc., use

COVERNTON'S ALPINE CREAM.

For Coughs, Colds, Asthma, Bronchitis, etc., use

COVERNTON'S SYRUP OF WILD CHERRY.

For Diarrhoea, Cholera Morbus and Dysentery, use

COVERNTON'S AROMATIC BLACKBERRY CARMINATIVE.

DAWSON'S

Chocolate Creams

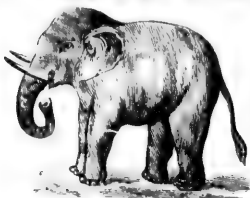
"The New Worm Remedy." (Highly Recommended by Physicians.)

Being in the form of a Chocolate Cream, they are more easily administered than any other Worm Medicine.

FULL DIRECTIONS WITH EACH BOX. SOLD EVERYWHERE. 25 CENTS A BOX

WALLACE DAWSON, - - CHEMIST, MONTREAL.

FERGUSON,



ALEXANDER & CO.,

MONTREAL,

THE CANADIAN HOUSE OF ALEXANDER, FERGUSON & CO., GLASGOW, SCOTLAND.

MAKERS OF

Elephant White Lead. Elephant Durable Varnishes.
Elephant Mixed Paints. Elephant Japans and Lacquers.
Elephant Oil Wood Stains. Elephant Art Enamels.
Elephant Prepared Coach Colors. Elephant Kalsomines.
Elephant Canadian Iron Oxide, 93 per cent.
Indoor and Outdoor Paints and Varnishes of all kinds.

Association numbers in its ranks 350 of the best known cattlemen of the West, they have as yet been unable to interest the Government in the welfare of the trade. At present the cattle are compelled to be loaded at the same time as other cargo, and the consequence is that hundreds of heated, excited cattle, frightened by the clangor of the steam winches, the pulling of locomotives and the shouts of stevedores and constantly scattered by heavily laden waggons and trains of freight cars, full or empty, are driven down to the ships and hustled cruelly on board, with their limbs injured by contact with the loose piles of cargo, when, were a special wharf laid aside for their shipment, they might walk on board as quietly as if they were going into a barn.

To put an end to this cruel and unnecessary system of loading, the cattlemen ask the Harbor Commissioners to lay aside for them a special wharf, anywhere below the current, where union stock yards, to which both railroads could have access, might be laid out. To this all cattlemen would resort, and we should then have one central cattle market in Montreal, instead of as at present having five distinct ones, viz.:—The Eastern and Western abattoirs, the two railway stock yards and the market boat's wharf—all in different portions of the city. It is the cattle trade that has built up Chicago, and the cattle trade is rapidly building up Montreal; but Montreal must do something to retain it, or else the liberal offers of Quebec may draw it away from her. To give some idea of its value to the city we may state that the freight alone paid on cattle during the month of May amounted to no less than \$296,885, and the railway freight was even larger. The shipments of cattle from this port to Great Britain since the inception of the trade in 1877 have been as follows:—

	<i>Cattle.</i>	<i>Sheep</i>		<i>Cattle</i>	<i>Sheep</i>
1877.....	13,400	—	1884.....	58,732	52,739
1878.....	13,953	25,324	1885.....	63,978	49,105
1879.....	20,868	60,904	1886.....	65,287	96,648
1880.....	37,944	68,110	1887.....	64,949	35,548
.....	36,277	52,312	1888.....	61,903	46,223
.....	26,430	57,136	1889.....	85,668	59,343
1883.....	47,517	79,500			

When we calculate that the value of every head of cattle shipped during 1889 averaged \$90 and that of every sheep \$9, we find that the amount of money brought into the country by Montreal's cattle trade alone was \$8,244,207.

If the Dominion Live Stock Association has done thus much for the live stock trade, the Haras National of this city, of which the Hon Louis Beaubien is the moving spirit, is doing no less for the horse trade. The objects of this company need not be alluded to in detail; suffice it to say that they propose to import and sell stallions of the Percheron and French coach horse breeds to individuals and companies, with the view of improving the breed of Canadian horses and reviving the hardy and useful French Canadian horse, which is now almost extinct. The sympathies of the French-speaking population naturally revert to anything connected with their motherland, and therefore the Haras National has a long and useful career before it.

PAPER AND STATIONERY.

Montreal is essentially a literary city; and when the Montreal merchant lays his business cares aside for the day, it is usually to his new paper or to some pet volume, be it novel, history or traveller's tale, that he turns for his well-earned recreation. In few cities are the public libraries, of which Montreal possesses two, better attended or more thoroughly appreciated, and the uniform prosperity of our leading booksellers and stationers bears us out in the assertion that Montreal is essentially a reading city. Not only is the number of daily and weekly papers issued a large one in proportion to the size of Montreal, but her citizens are large subscribers to both American and English magazines and periodicals, and the latest addition to current literature is eagerly secured and perused with the interest which it merits. During the year 1889 the books imported into the Province of Quebec amounted in value to \$201,173, of

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which fully nine-tenths were for this city, and when to this sum is added the number of the Canadian reprints of English standard works, we can readily see that Montreal appreciates good literature.

The stationery trade, as might be expected in a large commercial centre like Montreal, is a flourishing one. Most of our stationery, blank books, etc., are manufactured within our own borders, but during the past year articles of stationery were imported into this province from foreign points to the following value:—

Writing paper	\$77,294	Printed music	\$ 2,563
Posters, folders, etc.....	7,237	Blank books and envelopes, etc.	151 880
Advertising pamphlets	2,047	Printing paper.....	17,149
Labels, etc.....	29,163	Ruled paper	1,561
Maps and charts	4,905	Strawboard	6,878
Advertising pictures.....	31,406	Wrapping paper	1,451
Chromos and oleographs	45,761	All other kinds.....	64,531

The bulk of the paper needed for the commercial and literary wants of this city is made by mills having their headquarters in Montreal, and it is rare indeed that any but certain special classes of paper require to be imported. In fact papermaking has reached in this city a pitch of perfection commensurate with its progress in the other arts and manufactures, and within the next decade Montreal will probably produce every grade needed, no matter how rare or choice, in its own factories

BUTTER AND CHEESE.

The shipment of dairy produce to Great Britain is one of the principal branches of export from this port. Canadian cheese has a deservedly high reputation throughout Europe, but Canadian butter does not stand on a similar plane, and in spite of the arguments and exhortations of butter exporters its quality is not such as to enable it to compete with the finest Irish or continental makes.

The receipts and shipments of butter during the past year show a large increase over those of 1888, but they still fall far short of those of previous years, owing to the fact that although the production of dairy butter was large its quality was not suitable for export; the result of this inferior make being that the home market was overstocked, while the export trade was restricted to its narrowest limits.

The production of cheese throughout Canada was about the same last year as the year previous, but the receipts and shipments show a large increase. This is accounted for by the fact that the exporters of American cheese are daily becoming more alive to the advantages of the cool waters of the St. Lawrence for the transportation of so perishable an article as cheese, and are largely increasing their shipments by this route. The chill waters of the Gulf act as a vast refrigerator, and as a consequence the cheese is landed in a condition far superior to that which has been shipped by a more southerly route. The export movement to Great Britain also continues to improve, as the superior quality of Canadian cheese causes the British buyer to prefer it to either American or New Zealand makes. The following are the receipts and shipments of butter and cheese during the past five years:—

	1889.	1888.	1887.	1886.	1885.
BUTTER	Pkgs.	Pkgs.	Pkgs.	Pkgs.	Pkgs.
Receipts	143,703	91,043	113,382	137,015	135,021
Shipments	62,395	36,023	97,541	87,268	107,281
CHEESE	Boxes.	Boxes.	Boxes.	Boxes.	Boxes.
Receipts	1,183,566	1,137,372	1,059,039	1,041,480	1,119,242
Shipments	1,156,375	1,129,951	1,192,152	1,106,541	1,215,118

Imperial Fire Insurance Co'y OF LONDON.

E. COZENS-SMITH, Esq., General Manager, 1 Old Broad Street, London, E.C., England.

ESTABLISHED 1803.

AUTHORIZED CAPITAL, £1,600,000 Stg. SUBSCRIBED CAPITAL, £1,200,000 Stg.
CAPITALIZED SURPLUS, £400,000. CASH ASSETS MORE THAN £1,688,000.

ALL AVAILABLE FOR FIRE LOSSES.

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MARKET SQUARE, ST. JOHN, N.B.

CANADIAN BRANCH,

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E. L. WHITTAKER, Resident Secretary.

E. D. LACY, Resident Manager.

Strangers visiting Montreal are invited to visit and inspect a model office building.

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Managing Director,

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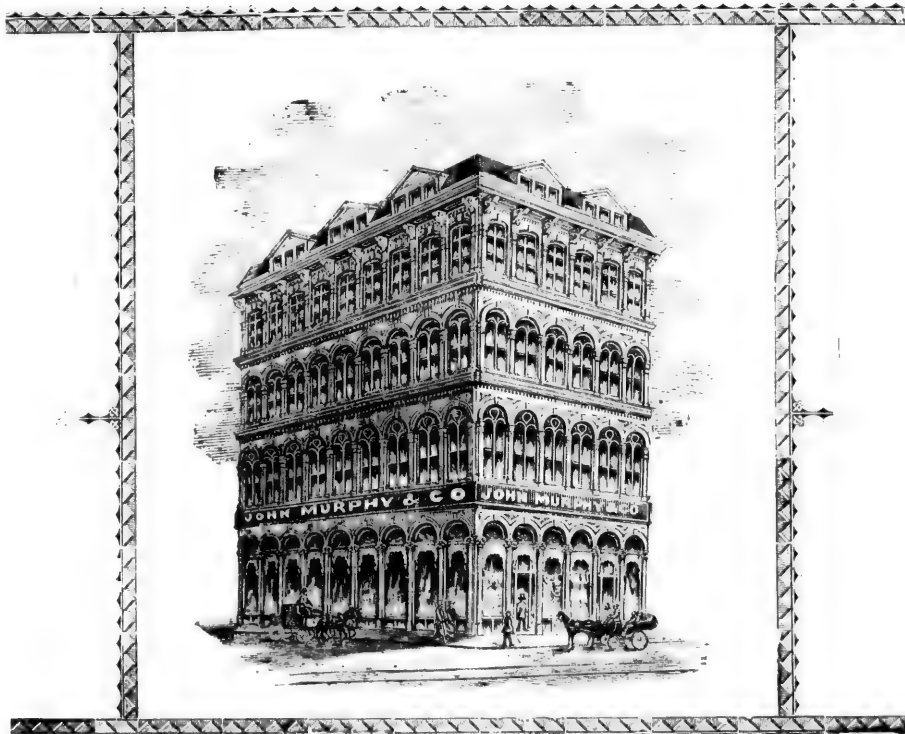
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We are direct importers; buy for cash in the best markets in the world, therefore give the very best cash value.

We herewith show you a cut of our establishment, which is loaded with Dry Goods on every floor, and a fine Elevator connecting each flat makes shopping easy; therefore when in Montreal be sure and visit our Stores, we can interest you in all kinds of Newest Dry Goods.

Orders from the country always receive our best attention, and Samples sent when requested. We keep a staff of hands who give their whole attention to letter orders.

OUR STORES ARE LAID OUT AS FOLLOWS:

- 1st FLOOR—Gloves, Hosiery, Gent's Furnishings, Ribbons, Laces, Fancy Dry Goods, Trimmings, Embroideries, etc.
- 2nd FLOOR—Dress Goods, Silks, Mourning Goods, Prints, Gingham, Muslins, Linen Goods, Cannel, etc.
- 3rd FLOOR—Mantles, Costumes, Shawls, Tweeds, Cloakings, etc.
- 4th FLOOR—Ladies' Jerseys, Wrappers, Cotton Underclothing, Corsets, Children's Dresses, Boys' Clothing, Umbrellas, etc.
- 5th FLOOR—Manufacturing Department.
- BASMENT—Blankets, Quilts, Heavy Linens, Cottons, etc.

Six Floors kept busy from one year's end to the other.

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TERMS, CASH AND ONLY ONE PRICE.

“S.O. STEVENS”





Photo: Haras National, St. Louis, Mo.

THE COMPANY OF THE "HARAS NATIONAL"

Importers and Breeders of FRENCH COACH, PERCHEROY and ARABIAN HORSES.

OFFICE: 1151 JAMES STREET, MONTREAL, CANADA

STOCK FARM AND STABLES, OF TREMONT, 3 miles north of the City

FURNITURE.

In a large metropolitan city like Montreal the demand for furniture is always large. From the humblest artizan purchasing the bare requisites to furnish his little home to the millionaire merchant intent on decorating his splendid mansion, all are purchasers of furniture, and each class of purchaser, from the laborer who buys a 25 cent chair to the magnate who pays \$5,000 for a sideboard, can find storekeepers anxious to obtain his trade. In Montreal every class of furniture store is represented, and the purchaser with \$50,000 and the purchaser with 50 cents are made equally welcome, for, considering the preponderance of the latter class and the slimness of the former, both are equally profitable.

Of course the great bulk of the furniture used in this city is either manufactured on the spot or imported from the immense wood-working establishments of Ontario; but still we find, during the past year, furniture to the extent of \$7,250 was imported into this province from Great Britain, \$99,523 from the United States, \$644 from France, \$1,464 from Germany, \$1,638 from Austria and \$866 from Japan. These of course were principally articles of virtu for our wealthier citizens, or exceptionally fine furniture purchased by them during their visits to the older continents.

The average citizen of Montreal is perfectly content with home manufacture, and if he can furnish

MONTREAL, QUE., 1st July, 1890.



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his house comfortably with Canadian made furniture he never hankers after stags' horn chairs from Austria or bamboo rockers from Japan. It is to this class that our many thriving retail stores cater, and they do it with considerable success. Canadian taste runs in certain well-defined lines, and within those lines furniture is practically a staple. Of course the wealthier firms can carry lines more *rococo* in character, but the ordinary dealer does most profitably who confines himself strictly to everyday lines, and who strives by honest dealing and the excellence of his stock to build himself up a permanent clientele.

HAMILTON POWDER COMPANY.

The Hamilton Powder Company has its headquarters in Montreal. This corporation was established in 1861 and manufactures all kinds of explosives: dynamite, dualin, blasting gelatine, etc. But it pays attention chiefly to high grade sporting powder, and its best brands, "Caribou," "Ducking" and "Trap," are used through the whole Dominion and exported in considerable quantities.



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The Management in organizing their Bu
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that would produce work equal to the best import
various branches of their business that ensures the

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the best imported, and have secured a corps of Artists in the
that ensures that result.

Manufacturers, Merchants, Bankers and others requiring
showing samples and quoting prices.

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ad, Steamship and Steamboat Work,	Cigar Labels,
Special Designs in Circulars,	Checks, Drafts, and other Bank work, &c., &c.

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